

SERFF Tracking Number: AMAX-125901751 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$50
Company Tracking Number: AAIS-2008-68R
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Commercial Liability
Project Name/Number: AR CL Manual Rev 06 09 AAIS-2008-68R /AAIS-2008-68R

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Commercial Liability SERFF Tr Num: AMAX-125901751 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AAIS-2008-68R State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Edith Roberts, Brittany Yielding
Author: SPI AAIS Disposition Date: 11/18/2008
Date Submitted: 11/13/2008 Disposition Status: Filed

Effective Date Requested (New): 06/01/2009 Effective Date (New):
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: AR CL Manual Rev 06 09 AAIS-2008-68R Status of Filing in Domicile:
Project Number: AAIS-2008-68R Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/18/2008 Deemer Date:
State Status Changed: 11/18/2008
Corresponding Filing Tracking Number: AAIS-2008-68F; AAIS-2008-68LC
Filing Description:
Re: AAIS-2008-68R
Commercial Liability Program
New and Revised Manual Rev 06 09

Dear Sir or Madam:

SERFF Tracking Number: *AMAX-125901751* *State:* *Arkansas*
Filing Company: *American Association of Insurance Services* *State Tracking Number:* *EFT \$50*
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On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing a revision to the AAIS Commercial Liability Manual. In addition to filing revised loss costs, we are also filing several new Commercial Liability classifications and one revised classification to better address liability exposures that exist in today's marketplace.

The Filing Memorandum provides detailed descriptions of the proposed changes. Exhibits are included which support the changes. Copies of all materials are enclosed.

We propose that the filing become effective June 1, 2009. Companies will be advised to take the filing action outlined in the attached company action exhibit.

In a separate companion filing identified as "AAIS-2008-68F" we have submitted a new endorsement.

In a separate companion filing identified as "AAIS-2008-68LC" we have submitted new and/or revised loss costs.

Please be advised that, upon approval, the materials that are the subject of this filing may also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same materials electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

Sincerely,

Pallavi Shah
Senior Filings Specialist
(800)564-2247 Ext. 287
Fax: 630-681-8356
Pallavis@AAISonline.com

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Company and Contact

Filing Contact Information

Pallavi Shah, Senior Filing Specialist PallaviS@aisonline.com
 1745 South Naperville Road (630) 681-8347 [Phone]
 Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

American Association of Insurance Services	CoCode: 31400	State of Domicile: Delaware
1745 S. Naperville Road	Group Code:	Company Type:
Wheaton, IL 60187-8132	Group Name:	State ID Number:
(630) 681-8347 ext. [Phone]	FEIN Number: 36-2021360	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Association of Insurance Services	\$50.00	11/13/2008	23900116

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Edith Roberts	11/18/2008	11/18/2008

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Disposition

Disposition Date: 11/18/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	CW Class Rules Filing Memo - wo SBS	Filed	Yes
Supporting Document	!Important Notice - Copyrighted Materials	Filed	Yes
Supporting Document	AR Commercial Lines Rules Company Action Exhibit	Filed	Yes
Rate	Countrywide Classification Table	Filed	Yes
Rate	State Exception Pages	Filed	Yes

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Rate Information

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Countrywide Classification Table	A - Z	Replacement	AR-PC-06-18778, AR- A - Z.PDF PC-06-20841
Filed	State Exception Pages	Arkansas 1 - Arkansas 2	Replacement	AR-PC-06-18778, AR- Arkansas 1 - Arkansas PC-06-20841 2.PDF

AMERICAN ASSOCIATION OF INSURANCE SERVICES COMMERCIAL LIABILITY MANUAL

CLASSIFICATION TABLE

Code	Rating Base	Description
38605	S	Abrasive Wheel Manufacturing Rate the following separately: mining, quarrying, clay digging, ore milling, ore processing and stone crushing.
38610	S	Abrasives or Abrasive Products Manufacturing -- Artificial Rate the following separately: steel wool and wire wool manufacturing.
38615	S	Abrasives or Abrasive Products Manufacturing -- NOC Rate the following separately: ore milling; stone crushing; quarrying; cloth, textile, and paper manufacturing.
38620	S	Adhesive Manufacturing
38625	S	Adhesive Tape Manufacturing
28005	PR	Adult Day Care -- Not-For-Profit only -- Including Products/Completed Work Coverage for injury or damage that arises out of professional medical services provided by an insured is excluded. Coverage is excluded for medical payments to any person in the care of the insured. Attach endorsement GL 0951, Exclusion -- Adult Day Care Centers.
28010	PR	Adult Day Care -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for injury or damage that arises out of professional medical services provided by an insured is excluded. Coverage is excluded for medical payments to any person in the care of the insured. Attach endorsement GL 0951, Exclusion -- Adult Day Care Centers.
32500	P	Advertising Sign Companies -- Outdoor -- Including Products/Completed Work This applies to the selling of space for advertising purposes, and includes shop operations; erection, painting, repair or removal of signs; sign painting upon buildings; and the existence hazard of signs located away from premises.
40305	S	Aerosol Container Manufacturing

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CLASSIFICATION TABLE

Code	Rating Base	Description
40307	S	Aerosol Containers -- Filling or charging for others
22505	S	Air Conditioning Equipment -- Retailers or wholesalers only This includes sales of ducts and piping. Rate the following separately: installation, service and repair, sales of heating and refrigeration equipment, combined heating and air conditioning units, and household appliances.
40309	S	Air Conditioning Equipment Manufacturing This includes ducts and piping. Rate the following separately: heating and refrigeration systems and combined heating and air conditioning systems.
31110	P	Air Conditioning Systems or Equipment -- Retailers or wholesalers -- Installation, service, or repair This includes duct work and piping, shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing or repair of liquefied petroleum gas systems, piping or customer's equipment by liquefied petroleum gas distributors. This does not include heating systems.
38630	S	Aircraft or Aircraft Parts Manufacturing
28015	LS	Airport -- Lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft or pilot instructions -- Including Products/Completed Work
28020	E	Airport Control Towers -- Not operated exclusively by the Federal Aviation Administration -- Including Products/Completed Work
32503	P	Airport Runway or Warming Apron Construction Includes paving or repaving, surfacing, resurfacing, or scraping. Rate the following separately: clearing of right of way, excavation, or grading or filling of land.

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Code	Rating Base	Description
28025	E	Airports -- Commercial -- Including Products/ Completed Work Rate the following separately: exhibitions or contests, hotels or motels, retail stores, restaurants, swimming pools, grandstands or observation platforms, schools other than for pilot training.
28030	E	Airports -- Private -- Including Products/ Completed Work Rate the following separately: exhibitions or contests, hotels or motels, retail stores, restaurants, swimming pools, grandstands or observation platforms, schools other than for pilot training.
38635	S	Alarm Manufacturing -- Burglar
38640	S	Alarm Manufacturing -- Fire or smoke
35005	P	Alarms -- Security systems -- Monitoring -- Including Products/Completed Work Coverage for personal injury and advertising injury is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury.
31115	P	Alarms and Alarm Systems -- Installation, servicing, or repair Rate the following separately: installation, service or repair of fire suppression systems.
40311	S	Alcohol Manufacturing -- Not beverage
28035	AT	Ambulance Service, First Aid, or Rescue Squads -- Not-For-Profit only -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
28040	AT	Ambulance Service, First Aid, or Rescue Squads -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.
62000	S	Ammunition Manufacturing This applies to cartridge loading cap, primer, and detonator manufacturing. This does not apply to cartridge or shell case manufacturing. Testing with explosives to be separately rated.

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Code	Rating Base	Description
23005	S	Amusement Centers -- Including Products/Completed Work This does not apply to risks located in amusement parks.
28045	S	Amusement Devices -- Operated in connection with carnivals or fairs -- Not-For-Profit only -- Including Products/Completed Work The premium for this is fully earned at inception.
28050	S	Amusement Devices -- Operated in connection with carnivals or fairs -- Other than Not-For-Profit -- Including Products/Completed Work The premium for this is fully earned at inception.
28055	S	Amusement Devices -- NOC -- Including Products/Completed Work
28060	S	Amusement Parks
35010	P	Analytical Chemists Include the payroll of laboratory and outside employees. Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.
35505	S	Anhydrous Ammonia Retailers and Wholesalers This includes the sale of anhydrous ammonia to ultimate consumers. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
23010	TM	Animals -- Draft -- Including Products/Completed Work Attach endorsement GL 0953, Additional Insured -- Users of Draft or Saddle Animals.

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CLASSIFICATION TABLE

Code	Rating Base	Description
21005	S	Antique Stores
25500	U	Apartment Building -- Including Products/Completed Work This does not include three- or four- family dwellings. Rate the following separately: swimming pools, bathing beaches, and indoor parking.
25505	U	Apartment Building -- Garden -- Including Products/Completed Work This includes developments having a common ownership, management or control. Rate the following separately: swimming pools, bathing beaches, and indoor parking.
25510	U	Apartment Buildings or Hotels -- Time share -- 4 or more stories -- Including Products/Completed Work This applies to leasing of furnished apartments for a specific length of time during the year. It does not apply to time shared apartment buildings operated by owner associations. Such situations are rated as Condominium - Residential Association Risk (Code 27065). Rate the following separately: boats, indoor parking swimming pools, saddle animals, use of the premises for other than a residence, and bathing beaches.
25515	U	Apartment Buildings or Hotels -- Time share -- less than 4 stories -- Including Products/Completed Work This applies to leasing of furnished apartments for a specific length of time during the year. It does not apply to time shared apartment buildings operated by owner associations. Such situations are rated as Condominium - Residential Association Risk (Code 27065). Rate the following separately: boats, indoor parking, swimming pools, saddle animals, use of the premises for other than a residence, and bathing beaches.

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25520	U	<p>Apartment Hotels -- 4 or more stories -- Including Products/Completed Work</p> <p>The average number of rooms rented on a daily basis is not more than 15% of the total number of rooms available for rental or lease.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p> <p>Rate the following separately: restaurants, swimming pools, indoor parking, and bathing beaches.</p>
25525	U	<p>Apartment Hotels -- Less than 4 stories -- Including Products/Completed Work</p> <p>The average number of rooms rented on a daily basis is not more than 15% of the total number of rooms available for rental or lease.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p> <p>Rate the following separately: restaurants, swimming pools, indoor parking, and bathing beaches.</p>
22510	S	Appliance Wholesalers -- Household
31120	P	<p>Appliances & Accessories -- Installation, service, or repair -- Household</p> <p>This includes installation, service or repair of antennas.</p>
31125	P	Appliances and Accessories -- Installation, servicing or repair -- Commercial
40313	S	<p>Appliances and Accessories Manufacturing -- Commercial -- Gas</p> <p>Rate the following separately: heating equipment manufacturing.</p>

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40315	S	Appliances and Accessories Manufacturing -- Commercial -- Not gas Rate the following separately: heating equipment manufacturing.
40317	S	Appliances and Accessories Manufacturing -- Household -- Gas Rate the following separately: heating equipment manufacturing.
40319	S	Appliances and Accessories Manufacturing -- Household -- Not gas Rate the following separately: heating equipment manufacturing.
23015	S	Archery Ranges -- Indoor -- Including Products/ Completed Work This does not include risks located in amusement parks. Rate the following separately: sale of sporting goods.
23020	S	Archery Ranges -- Other than indoor -- NOC -- Including Products/Completed Work This does not include risks located in amusement parks. Rate the following separately: sale of sporting goods.
32506	P	Armored Car Service Companies -- Including Products/Completed Work
21010	S	Army and Navy Stores
21015	S	Art Galleries -- Not-For-Profit only
21020	S	Art Galleries -- Other than Not-For-Profit
40321	S	Asbestos Goods Manufacturing This includes spinning or weaving.
38645	S	Asphalt or Tar Distilling or Refining This includes the manufacturing of by-products and the saturation of paper or felt with asphalt or tar.

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38650	S	<p>Asphalt Works</p> <p>This includes grinding, pulverizing or mixing asphalt. Rate the following separately: digging, mining or quarrying.</p>
23025	G	<p>Athletic Games Sponsored by the Insured -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>This includes games managed or supervised by the insured which are held away from the premises owned or controlled by the insured and in which a majority of the participants are not regularly employed in the insured's business.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23030	G	<p>Athletic Games Sponsored by the Insured -- Other than Not-For-Profit -- Including Products/ Completed Work</p> <p>This includes games managed or supervised by the insured which are held away from the premises owned or controlled by the insured and in which a majority of the participants are not regularly employed in the insured's business.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28065	G	<p>Athletic Programs -- Amateur -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Sponsors can be added as additional insured for no additional charge. Attach endorsement GL-841/GL 0841, Additional Insured -- Designated Party.</p>

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Code	Rating Base	Description
28070	G	<p>Athletic Programs -- Amateur -- Other than Not- For-Profit -- Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Sponsors can be added as additional insured for no additional charge. Attach endorsement GL-841/GL 0841, Additional Insured -- Designated Party.</p>
28075	G	<p>Athletic Programs -- Professional or semi- professional -- Including Products/Completed Work</p> <p>This classification is available only when concurrent liability insurance for the insured's premises hazard is carried by the same company.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
32509	P	Auctioneers -- Livestock -- Sales conducted away from the insured's premises -- Including Products/Completed Work
32512	P	<p>Auctioneers -- Sales conducted off insured premises -- Including Products/Completed Work</p> <p>This does not include operations on premises owned or rented by the insured.</p>
32515	P	Auctions -- On premises owned or rented by the insured -- Including Products/Completed Work
32518	P	<p>Automobile Dismantling</p> <p>This includes salvage or junking of parts, and store operations.</p>
40323	S	Automobile Manufacturing or Assembling
22515	S	Automobile Parts and Supplies Wholesalers
21025	S	Automobile Parts and Supplies Retailers

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46500	S	<p>Automobile Quick Lubrication Services -- Including Products/Completed Work</p> <p>This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customers Autos on Insured or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
27005	A	<p>Automobile Renting or Leasing Companies -- Including Products/Completed Work</p> <p>This includes private garages for the storage of insured's own cars used in connection with the insured's business.</p>
35510	S	<p>Automobile Repair or Service Shops -- Self- service</p> <p>This includes sales from towel dispensers, vacuum cleaners, food, cigarettes and soft drink vending machines, etc. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p> <p>Attach endorsement GL 0869 Customers Autos on Insured or Adjoining Premises.</p>
35515	S	<p>Automobile Repair or Service Shops -- NOC</p> <p>This includes roof top parking stations. This includes the operation of customer autos on insured premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises.</p> <p>If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
40325	S	Automobile, Bus, Camper, Truck or Trailer Body Manufacturing
38655	S	Automobile, Bus, or Truck Parts Manufacturing -- Not operating parts
38660	S	Automobile, Bus, or Truck Parts Manufacturing -- Brakes or brake linings

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38665	S	Automobile, Bus, or Truck Parts Manufacturing -- Operating parts
38670	S	Automobile, Bus, or Truck Parts Manufacturing -- Passenger restraining devices
31130	P	Awning, Tent or Canvas Goods -- Erection, removal or repair -- Away from shop

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Code	Rating Base	Description
36005	S	Baby Food Manufacturing
36010	S	Baby Food Manufacturing -- In glass containers
20000	S	Bakeries -- Including Baking on Premises
35520	S	Bakery Plants This does not include stores.
21030	S	Barber Shops -- Including Products/Completed Work Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
22520	S	Barber/Beauty Supplies -- Wholesale
23035	S	Bath Houses and Bathing Pavilions -- Including Products/Completed Work This does not include amusement devices or risks located in amusement parks. Rate the following separately: restaurants or refreshment stands operated in connection with the premises.
40327	S	Battery Manufacturing -- Dry cell
40329	S	Battery Manufacturing -- Wet cell or storage
21505	S	Beach Chairs and Umbrellas -- Rented to others -- Including Products/Completed Work
28080	S	Beaches -- Bathing -- Commercially operated -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands operated in connection with public beaches.
28085	E	Beaches -- Bathing -- Not commercial -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands operated in connection with the beaches.
38675	S	Bearing Manufacturing

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Code	Rating Base	Description
21035	S	<p>Beauty Parlors and Hair Styling Salons</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This includes sale of products not manufactured, bottled, or packaged by the insured or sold under the insured's name or trade names.</p> <p>Rate the following separately: sun tanning salons.</p>
24040	S	<p>Bed and Breakfasts -- Including Products/Completed Work</p> <p>This includes a residence that has no more than 10 guest bedrooms, with meals provided to guests only at no additional cost. An owner, manager, or caretaker must occupy the residence or another building on the same premises.</p> <p>Rate the following separately: If some meals are provided to guests for a separate charge, that exposure must be separately classified and rated with the appropriate restaurant classification; swimming pools.</p>
36015	S	Beer, Ale, Malt Liquor Manufacturing -- In bottles
36020	S	Beer, Ale, Malt Liquor Manufacturing -- In cans
36025	S	Beer, Ale, Malt Liquor Manufacturing -- Not bottled or canned
36030	S	<p>Beverage Bottler -- Soft drinks -- Carbonated -- In cans or plastic bottles</p> <p>This includes manufacturing from syrups or extracts.</p>
36035	S	<p>Beverage Bottler -- Soft drinks -- Carbonated -- In glass bottles</p> <p>This includes manufacturing from syrups or extracts.</p>
35525	S	<p>Beverage Bottler -- Soft drinks -- In metal cylinders</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>
35530	S	<p>Beverage Bottler -- Soft drinks -- In paper containers</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>

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35535	S	Beverage Bottler -- Soft drinks -- Non- carbonated -- In bottles or cans This includes non-carbonated soft drinks and water bottling (in siphons).
22005	S	Beverage Wholesale -- Alcoholic other than beer This does not apply to milk products. This does not include bottling, canning, or filling of containers.
22010	S	Beverage Distribution -- Non-alcoholic and beer wholesale This does not apply to milk products. This does not include bottling, canning, or filling of containers.
20005	S	Beverage Stores -- Non-alcoholic This does not apply to milk products. This does not include bottling, canning, or filling of containers.
38680	S	Bicycle Manufacturing -- Not motorized
21040	S	Bicycle Stores -- Sales and servicing Rate the following separately: bicycle rental. Rate sales of mopeds as Recreational Vehicle Dealer.
21045	S	Bicycles -- Rented to others -- Including Products/Completed Work This includes incidental rental of mopeds.
21050	S	Billiard or Pool Halls -- Including Products/Completed Work Rate the following separately: restaurants or refreshment stands.
38685	S	Billiard or Pool Table Manufacturing This includes installation.

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27505	AD	<p>Bingo Games -- Commercially operated -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
35015	P	<p>Blacksmithing -- Including Products/Completed Work</p> <p>This includes saddle and draft animals not owned by or rented to the insured.</p>
62005	P	<p>Blasting Operations -- Including Products/ Completed Work</p> <p>Rate the wrecking or demolition of buildings with explosives as wrecking.</p>
80415	FC	<p>Bleachers/Grandstands Seating Capacity 1000+ -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>
80410	FC	<p>Bleachers/Grandstands Seating Capacity 500-1000 -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>
80405	FC	<p>Bleachers/Grandstands Seating Capacity Not Over 500 -- Including Products/Completed Work</p> <p>This includes premises of others.</p> <p>Determine the rating bases from the maximum seating capacity of any field used.</p> <p>Premiums are fully earned at inception.</p>

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Code	Rating Base	Description
23505	A	Blood Banks -- Not-For-Profit only -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0982, Exclusion -- Professional Services -- Blood Banks.
23510	A	Blood Banks -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0982, Exclusion -- Professional Services -- Blood Banks.
25530	U	Boarding or Rooming Houses -- Including Products/Completed Work This does not include three- or four-family dwellings. Rate the following separately: swimming pools and bathing beaches.
40331	S	Boat or Ship Building -- Inboard and inboard- outboard This includes shop and the repair of yachts, motor boats, sailboats or rowboats.
40333	S	Boat or Ship Building -- Without motors This includes shop and the repair of yachts, motor boats, sailboats or rowboats.
31135	P	Boat Repair and Servicing This includes boat or ship repair, rigging, conversion, celling, or scaling and dry dock operations. This includes shop or yard and the operation of marine railways. Rate the following separately: boat sales, storage and moorage, building, and rentals.
21055	S	Boat Sales Agencies -- No building, repair, storage Rate the following separately: boat building, repair, storage and moorage.

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Code	Rating Base	Description
21060	S	Boat Storage and Moorage -- Including Products/Completed Work This includes slip or dock rental. This class is used exclusively as an additional charge with Code 35540 Boat Yards or Marinas -- Public.
35540	S	Boat Yards or Marinas -- Public This includes sale of boats, accessories, gasoline and oil, boat building and repair. Make additional charge for Code 21060 Boat Storage and Moorage, if applicable. Rate the following separately: boat rentals, charters, lodging accommodations and restaurants.
23040	S	Boats -- Canoes or rowboats -- For hire -- Including Products/Completed Work This includes canoes and rowboats not equipped with motors. This includes docks or buildings on premises used exclusively for boat storage. Attach endorsement GL 0114, Boats. This does not apply to risks located in amusement parks.
23045	E	Boats -- Canoes or rowboats -- Not for hire -- Including Products/Completed Work This includes canoes and rowboats not equipped with motors. This includes docks or buildings on premises used exclusively for boat storage. This does not apply to risks located in amusement parks. Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats.

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Code	Rating Base	Description
28090	E	Boats -- Motor or sail -- Not for rent -- Including Products/Completed Work Boat sales to be rated separately. This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp. Attach endorsement GL 0114, Boats.
28095	E	Boats -- Non-owned over 26 ft -- Including Products/Completed Work Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats.
28100	E	Boats -- Not for rent -- NOC -- Including Products/Completed Work Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales. This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp.
28105	S	Boats -- Rented to others -- Including Products/ Completed Work Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales.
23050	S	Boats for Hire -- Motor or sail -- Not operated by the insured -- NOC -- Including Products/ Completed Work This does not include single boats on which two or more outboard motors are regularly used together, and the total horsepower of such motors exceeds 25 hp. Coverage is provided for scheduled boats. Attach endorsement GL 0114, Boats. Rate the following separately: boat sales. This includes docks and buildings or premises used exclusively for boat storage -- NOC.

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Code	Rating Base	Description
31140	P	Boiler Inspection, Installation, Cleaning or Repair This includes construction or repair of foundations.
38690	S	Bolt, Nut, Rivet, Screw or Washer Manufacturing Rate the following separately: steel making.
46505	S	Bookbinding -- Not-For-Profit only -- Including Products/Completed Work
46510	S	Bookbinding -- Other than Not-For-Profit -- Including Products/Completed Work
21065	S	Books and Magazines Stores -- Not-For-Profit only
21070	S	Books and Magazines Stores -- Other than Not-For-Profit
38695	S	Bottle and Jar Manufacturing -- Glass -- For use under pressure -- Non-returnable
38700	S	Bottle and Jar Manufacturing -- Glass -- For use under pressure -- Returnable
38705	S	Bottle and Jar Manufacturing -- Glass -- Not for use under pressure
38710	S	Bottle and Jar Manufacturing -- Plastic -- Non- returnable
38715	S	Bottle and Jar Manufacturing -- Plastic -- Returnable
21075	S	Bowling Centers -- Including Products/ Completed Work Rate the following separately: restaurants; refreshment stands; and retail operations such as the sale of bowling balls, shirts, gloves, shoes, etc.
36040	S	Boxes or Containers Manufacturing -- Corrugated or fiberboard This includes corrugating or laminating of paper.
38720	S	Boxes or Containers Manufacturing -- Wood

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Code	Rating Base	Description
23055	SC	<p>Boy or Girl Scout Councils -- Including Products/Completed Work</p> <p>Troops, sponsoring institutions and their scout committees, scout masters, and assistant scout masters are included as additional interests without additional charge. Attach endorsement GL-887/ GL 0887, Additional Insured -- Non-Profit Organizations Members, Officials, and Volunteer Workers.</p> <p>Rate the following separately: camps.</p>
38725	S	<p>Brick Manufacturing</p> <p>This includes refractory products, and the construction or reconstruction of kilns.</p> <p>Rate the following separately: clay, shale or sand digging, underground mining or quarrying.</p>
35020	P	Bridge or Elevated Highway Construction -- Concrete
35025	P	Bridge or Elevated Highway Construction -- Iron or steel
38730	S	Brush or Broom Manufacturing
35545	S	<p>Building Material Retail -- Secondhand material</p> <p>Rate the following separately: wrecking or salvaging operations.</p> <p>This does not include ladders, scaffolds or installation work.</p>
35550	S	<p>Building Material Wholesale</p> <p>Rate the following separately: retail operations and sales of secondhand building material, wrecking or salvaging operations.</p> <p>This does not include ladders, scaffolds or installation work.</p>

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Code	Rating Base	Description
35555	S	<p>Building Materials Dealers -- Other than secondhand material</p> <p>This includes incidental lumberyard operations.</p> <p>Millwork dealers are qualified for this class if they are concerned only with the buying or selling of finished goods, including incidental assembling, glazing or manufacturing. This class also includes tie, post or pole yards, including preserving.</p> <p>This does not include second hand materials for lumber yards, ladders, scaffolds, installation work, and rental of equipment or home improvement stores.</p>
27015	A	<p>Building or Premises -- Bank, office, mercantile or manufacturing -- Not occupied by the insured -- Lessor's risk only -- NOC -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27010	A	<p>Building or Premises -- Bank, office, mercantile, or manufacturing -- Not occupied by the insured -- Lessor's risk only -- NOC -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27020	A	<p>Building or Premises -- Office -- NOC -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27025	A	<p>Building or Premises -- Office -- NOC -- Other than Not-For-Profit -- Including Products/ Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27030	A	<p>Building or Premises -- Office -- Occupied exclusively by employees of insured -- Not-For- Profit only -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p>

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Code	Rating Base	Description
27035	A	<p>Building or Premises -- Office -- Occupied exclusively by employees of insured -- Other than Not-For-Profit -- Including Products/ Completed Work</p> <p>Include the area of private garages when computing the premium.</p>
27040	A	<p>Building or Premises Bank -- Including Products/Completed Work</p> <p>Include the area of private garages when computing the premium.</p> <p>Rate the following separately: sale of repossessed goods.</p>
27045	A	<p>Buildings or Premises -- Bank or office -- Mercantile or manufacturing (lessor's risk only) -- Maintained by the insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes the area of private garages when computing the premium.</p>
27050	A	<p>Buildings or Premises -- Bank or office -- Mercantile or manufacturing (lessor's risk only) -- Maintained by the insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes the area of private garages when computing the premium.</p>
62010	P	<p>Building Structure Raising or Moving</p> <p>This includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.</p> <p>Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.</p>
40335	S	Bus Manufacturing or Assembling or Reconstruction
28110	E	<p>Bus Stations or Terminals -- Including Products/ Completed Work</p> <p>Rate the following separately: restaurants and refreshment stands.</p>
36045	S	Buttons or Fasteners Manufacturing

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Code	Rating Base	Description
31505	P	<p>Cable Installation -- In conduits or subways</p> <p>Rate the following separately: conduit construction.</p>
31510	P	<p>Cable or Subscription Television Companies -- Including Products/Completed Work</p> <p>This includes installation of cable lines and related equipment at the customers' premises.</p> <p>Rate the following separately: cable television line construction as Telephone, Telegraph, or Cable Television Line Construction (code 32797).</p> <p>Include the payroll of outside salespersons, collectors, messengers, and clerical to compute the premium.</p>
62015	P	<p>Caisson or Cofferdam Work -- Not foundation for buildings</p> <p>This includes caisson work, not building foundations; cofferdam work, shaft sinking, tunneling, pile driving, excavation, masonry or concrete work or lining up to completion of substructure.</p> <p>Rate the following separately: subway construction.</p>
31515	P	<p>Caisson Work -- Building foundations</p> <p>This includes pile driving, excavation, masonry or concrete work up to completion of sub-structure. The manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles to be rated as Code 35030 Concrete Construction.</p>
21080	S	<p>Camera and Photographic Equipment Stores</p> <p>This includes incidental service and repair.</p>
40337	S	<p>Camper Bodies or Camper Trailers Manufacturing</p> <p>This does not include truck trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
21085	S	<p>Camper or Travel Trailer Sales Agencies</p> <p>This includes incidental installation, service, or repair.</p>

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Code	Rating Base	Description
40339	S	<p>Campers Manufacturing -- Self-powered</p> <p>This does not include truck trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>
23060	S	<p>Campgrounds -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23065	S	<p>Campgrounds -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
24505	CDS	<p>Camps -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for the operation of owned canoes and rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: motorboats/sailboats, outboard motors, saddle animals, campgrounds.</p>
24510	CDS	<p>Camps -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for the operation of owned canoes and rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Professional liability is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: motorboats/sailboats, outboard motors, saddle animals, campgrounds.</p>
40341	S	Can Manufacturing -- Metal
38735	S	Candle Manufacturing

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Code	Rating Base	Description
38740	S	Candy or Confectionery Products Manufacturing
20010	S	Candy or Confectionery Stores Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.
46515	S	Car Washes -- Not self-service -- Including Products/Completed Work For premium purposes, include sales from towel dispensers, vacuum cleaners, food, vending machines, etc. This includes the operation of customer autos on insured premises. Attach endorsement GL 0869, Customer Autos on Insureds or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists. This includes incidental greasing, polishing and servicing.
46520	S	Car Washes -- Self-service -- Including Products/ Completed Work For premium purposes, include sales from towel dispensers, vacuum cleaners, food, vending machines, etc.
36050	S	Carbon Paper or Inked Ribbon Manufacturing
28115	S	Carnivals or Circus Companies -- Including Products/Completed Work
23070	S	Carnivals or Circuses in tents -- Sponsor's risk only -- Not-For-Profit only -- Including Products/ Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).
23075	S	Carnivals or Circuses in tents -- Sponsor's risk only -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).

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Code	Rating Base	Description
31520	P	Carpentry -- Construction of dwellings not exceeding three stories
32521	P	Carpentry -- Interior This applies to installation of windows, doors, cabinets, etc., and does not apply to other carpentry operations at the same job.
31525	P	Carpentry -- NOC
32524	P	Carpentry -- Shop only Rate the following separately: commercial lumber yards, building material dealers, or fuel and material dealers.
36055	S	Carpet or Rug Manufacturing
46525	S	Carpet, Rug or Upholstery Cleaning -- Shop only -- Including Products/Completed Work
31530	P	Carpet, Rug, Furniture, or Upholstery Cleaning -- On customer's premises -- Including Products/ Completed Work
21090	S	Catalog or Premium Coupon Redemption Stores
35560	S	Caterers This does not include concessionaires selling beverages or food at exhibitions, parks, shows, sport contests or theaters. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products. Rate the following separately: restaurants.
36060	S	Caulking Compounds, Putty Manufacturing
21095	AD	Caves -- Including Products/Completed Work This code is for tourist attractions.

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Code	Rating Base	Description
38745	S	Cellophane and Cellophane Products Manufacturing This does not include film.
38750	S	Cement, Concrete Mix or Plaster Manufacturing -- Packaged Rate the following separately: excavation, digging, dredging, or mining.
38755	S	Cement, or Plaster Manufacturing -- Bulk Rate the following separately: excavation, digging, dredging, or mining.
24515	AC	Cemeteries -- Not-For-Profit only -- Including Products/Completed Work This does not include churchyards used for burial purposes or crematory operations. Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
24520	AC	Cemeteries -- Other than Not-For-Profit -- Including Products/Completed Work This does not include churchyards used for burial purposes or crematory operations. Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
21510	S	Chairs -- Rented to others -- Including Products/ Completed Work This includes: awnings or canopies, beach chairs and umbrellas, non-rolling chairs.
36065	S	Charcoal or Coal Briquette Manufacturing This includes charcoal distillation. This includes briquettes, composition logs and non-electrical or liquid fire starters.

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Code	Rating Base	Description
21515	S	Checkroom Concessions -- Including Products/ Completed Work
28120	S	Chemical Wholesalers Rate formulating, mixing, or blending as manufacturing. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
40343	S	Chemical Manufacturing -- Commercial or Industrial -- NOC Rate the following separately: fertilizer manufacturing.
40345	S	Chemical Manufacturing -- Commercial or industrial --Primarily flammable -- NOC Rate the following separately: fertilizer manufacturing.
40347	S	Chemical Manufacturing -- Commercial or Industrial -- Primarily toxic -- NOC Rate the following separately: fertilizer manufacturing.
40349	S	Chemical Manufacturing -- Commercial or industrial -- Toxic and flammable -- NOC Rate the following separately: fertilizer manufacturing.
40351	S	Chemical Manufacturing -- Household -- NOC This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.
40353	S	Chemical Manufacturing -- Household -- Primarily flammable -- NOC This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.

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Code	Rating Base	Description
40355	S	<p>Chemical Manufacturing -- Household -- Primarily toxic -- NOC</p> <p>This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.</p>
40357	S	<p>Chemical Manufacturing -- Household -- Toxic and flammable -- NOC</p> <p>This includes alcohol (not beverage) manufacturing, calcium carbide manufacturing, dry ice manufacturing, fire starters, or liquid fuel manufacturing.</p>
28125	S	<p>Children's Playcenter -- Indoor -- Including Products/Completed Work</p> <p>This does not apply when the playcenter is operated in connection with the business of the insured and on the same premises, if the insured's class is rated on sales.</p>
32527	P	Chimney Cleaning -- Including Products/ Completed Work
38760	S	<p>China, Porcelain, Earthenware Manufacturing</p> <p>This includes construction or reconstruction of sheds or kilns.</p> <p>Rate the following separately: clay, shale, or sand digging, underground mining or quarrying.</p> <p>This does not include manufacturing of building materials, or the manufacture of bottles or jars.</p>
24525	A	<p>Churches or Other Houses of Worship -- Including Products/Completed Work</p> <p>Cemeteries located on the same premises and owned by the insured are included at no additional charge.</p> <p>Rate the following separately: camps and private residences (not occupied by clergy or other religious).</p> <p>Attach endorsement GL-107/GL 0107, Additional Insured -- Church Members, Officers, and Volunteer Workers.</p>

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Code	Rating Base	Description
32530	P	<p>Clay or Shale Digging</p> <p>This does not include canal, sewer or cellar excavation or underground mining.</p> <p>This includes the operation of crushers.</p> <p>Rate the following separately: gold dredging.</p>
38765	S	<p>Clay Products Manufacturing</p> <p>This includes refractory products, and the construction or reconstruction of kilns.</p> <p>Rate the following separately: clay, shale, or sand digging, underground mining or quarrying.</p> <p>This does not include the manufacture of bottles or jars.</p>
32533	P	<p>Cleaning -- Outside surfaces of buildings -- Including Products/Completed Work</p> <p>Rate the following separately: sandblasting operations.</p>
38770	S	<p>Clock Manufacturing</p> <p>Rate clocks used for timing, control, operation or regulation of machinery as Instrument Manufacturing.</p>
21100	S	<p>Clothing -- Including alterations -- Wholesale Stores</p> <p>This does not include manufacturing.</p>
38775	S	<p>Clothing Manufacturing</p> <p>This includes fur or pelt processing.</p> <p>This does not include retail stores.</p> <p>This does not apply to shoes, boots or slippers.</p>

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Code	Rating Base	Description
22525	S	<p>Clothing or Wearing Apparel Stores -- Not-For- Profit only</p> <p>This includes Army and Navy stores: clothing, millinery, and other wearing apparel, including footwear.</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This does not include manufacturing.</p>
22530	S	<p>Clothing or Wearing Apparel Stores -- Other than Not-For-Profit</p> <p>This includes Army and Navy stores: clothing, millinery, and other wearing apparel, including footwear.</p> <p>Professional Services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This does not include manufacturing.</p>
23080	A	<p>Club -- Civic, service, social -- Having buildings or premises owned or leased -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23085	A	<p>Club -- Civic, service, social -- Having buildings or premises owned or leased -- Other than Not- For Profit -- Including Products/Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p>

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Code	Rating Base	Description
		<p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23090	M	<p>Clubs -- Civic, service, social -- No building/ premises owned or leased by insured, except office -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23095	M	<p>Clubs -- Civic, service, social -- No building/ premises owned or leased by insured, except office -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p>
23100	S	<p>Clubs -- Country or golf -- Including Products/ Completed Work</p> <p>Use the total area of the ground on which the buildings are located to compute the exposure bases.</p> <p>Rate the following separately: camps; escalators; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>This class includes golfmobiles rented to others. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p>

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Code	Rating Base	Description
28130	S	<p>Clubs -- Swimming -- Including Products/ Completed Work</p> <p>Family memberships are to be considered one membership for rating purposes.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p> <p>Rate the following separately: commercially operated swimming pools, restaurants, and refreshment stands, and sales of sporting goods.</p>
23105	A	<p>Clubs -- Horseback riding -- No commercial instructions -- Including Products/Completed Work</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial.</p> <p>Commercial riding instruction or the hiring of horses is not included in this classification.</p>
23110	S	<p>Clubs -- Racquet sports/handball -- Including Products/Completed Work</p> <p>Rate the following separately: camps; escalators; golfmobiles; grounds over 5 acres; motorboats/sailboats; outboard motors; private residences; saddle animals; skeet or trap shooting; ski-lifts or tows, not commercial; stadiums/ grandstands/bleachers; swimming pools/bathing beaches; toboggan slides, not commercial, restaurants and refreshment stands and sales of sporting goods.</p> <p>This includes club members as additional insureds. Attach endorsement GL-844/GL 0844, Additional Insured -- Club Members.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>

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Code	Rating Base	Description
22015	S	Coffee-Wholesale
36070	S	Coffins or Caskets Manufacturing
21520	S	Coin Washing Machines and Dryers -- Concessionaire's risk -- Including Products/Completed Work <p>This applies to the ownership, maintenance, and operation of washing machines located away from the insured premises.</p> <p>Self-service laundries are rated separately.</p> <p>Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.</p>
40359	S	Coke Manufacturing <p>This does not include oil refining.</p>
21525	S	Cold Storage Locker Establishments -- Including Products/Completed Work <p>Coverage for property damage to property entrusted to the insured is excluded. Attach endorsement GL 0971, Exclusion -- Property Entrusted.</p>
21105	S	Collectibles and Memorabilia Stores -- Including Products/Completed Work <p>Rate the following separately: antique furnishings.</p>
38780	S	Color or Pigment Manufacturing
28135	AC	Commercial Land -- Lessor's risk -- Land used for commercial purposes -- NOC -- Including Products/Completed Work
21530	S	Commercial Land -- Lessor's risk -- Retail gas or oil supply stations -- Including Products/ Completed Work

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CLASSIFICATION TABLE

Code	Rating Base	Description
32536	P	<p>Commissary Work -- Including Products/ Completed Work</p> <p>This applies only in connection with construction, erection, lumbering, or mining operations. This includes the payroll of cooks, waiters, waitresses, and all employees engaged in furnishing board or lodging.</p> <p>Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard -- Expanded Definition.</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
38785	S	<p>Communication or Recording Systems or Equipment Manufacturing -- Industrial or commercial</p>
38790	S	<p>Communication or Recording Systems or Equipment Manufacturing -- NOC</p>
32539	P	<p>Communications Equipment Installation -- Industrial or commercial</p> <p>Rate the following separately: erection of poles, stringing of wires, installation of service transformers on poles or building exteriors, or the making of service connections.</p>
27055	A	<p>Community Recreational Facilities -- Not government -- Including Products/Completed Work</p>
38795	S	<p>Composition Goods Manufacturing -- Not floor coverings</p>
62020	P	<p>Computer Consulting or Programming -- Including Products/Completed Work</p> <p>Computer instruction offered to the public for a fee is rated under the proper school code.</p> <p>This includes the payroll of all employees.</p> <p>Professional services are excluded. Attach endorsement GL 0956, Exclusion -- Professional Liability -- Electronic Data Processing Services and Computer Consulting or Programming Services.</p>
27060	A	<p>Computer Data Processing -- Time sharing -- Including Products/Completed Work</p>

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Code	Rating Base	Description
27510	A	Computer Data Processing Operations -- Including Products/Completed Work Professional services are excluded. Attach endorsement GL 0957, Exclusion -- Professional Liability -- Computer Data Processing.
38800	S	Computer Manufacturing Rate the following separately: computer software development. Rate installation, inspection, service, or repair of computers, word or data processors, or similar equipment as Office Machines or Appliances Installation. Coverage for liability arising out of the development, sale, licensing, franchising, or furnishing of computer operating systems developed by the insured are excluded. Attach endorsement GL 0846, Exclusion -- Professional Liability -- Computer Software.
31145	P	Computer Service or Repair
38805	S	Computer Software Manufacturing -- Pre- packaged For products liability, property damage to electronic data arising out of computer software programs developed or manufactured by the insured under any licensing franchising or similar agreement. Attach endorsement GL 0958, Exclusion -- Property Damage to Electronic Data (Computer Software Manufacturer).
28140	S	Computer Stores
21535	S	Concessionaires -- Including Products/ Completed Work This includes concessionaires selling primarily beverages or food by means of hawking or peddling.
38810	S	Concrete-Mixed in Transit Rate the following separately: excavation, digging, dredging, or mining.
35030	P	Concrete Construction Rate the following separately: excavation, pile driving, and all work in sewers, tunnels, subways, caissons, or cofferdams and guniting.

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Code	Rating Base	Description
32542	P	<p>Concrete or Cement Distributing Towers -- Rented to others -- Including Products/ Completed Work</p> <p>This applies to installation, repair, or removal operations only.</p>
38815	S	<p>Concrete or Plaster Products Manufacturing -- Not structural</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
38820	S	<p>Concrete Products Manufacturing -- Prestressed</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
38825	S	<p>Concrete Products Manufacturing -- Structural -- NOC</p> <p>This includes concrete or cinder blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products.</p>
27065	U	<p>Condominiums -- Residential -- Association risk -- Including Products/Completed Work</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
27070	A	<p>Condominiums -- Commercial -- Bank or mercantile, manufacturing, or office (association risk only) -- Including Products/Completed Work</p> <p>For premium computation purposes the area includes the area of each unit and indoor parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
27075	A	<p>Condominiums -- Commercial shopping centers (association risk only) -- Including Products/ Completed Work</p> <p>For premium computation purposes the area includes the following: the area of each unit, the entire area of public parking lots including lawns, dividers, etc., access roads maintained by the association that lead to or from parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>

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Code	Rating Base	Description
27080	A	<p>Condominiums -- Commercial warehouses -- Manufacturing or private (association risk only) -- Including Products/Completed Work</p> <p>For premium computation purposes the area includes the area of each unit and indoor parking areas.</p> <p>Attach endorsement GL-160/GL 0160, Additional Insured -- Condominiums.</p>
32545	P	<p>Conduit Construction -- For cables or wires</p>
35255	S	<p>Construction or Project Manager -- NPD -- Including Products/Completed Work</p> <p>This applies to an independent contractor hired to manage a project by either an owner of a construction project or by a general contractor.</p> <p>This does not apply to an employee of a general contractor or to an engineer or architect that may also manage a construction project.</p> <p>The construction or project manager cannot engage in actual construction operations or hire subcontractors. However, the construction or project manager can schedule, sequence, and supervise subcontractors and their employees.</p> <p>Do not use this classification in conjunction with any of the Contractors -- Subcontracted work classifications.</p> <p>Professional services are excluded. Attach GL 0620, Exclusion -- Contractors Professional Liability.</p>
46530	P	<p>Consultants -- NOC -- Including Products/ Completed Work</p> <p>This includes the payroll of consultants and support personnel at a client's facilities whether or not support personnel work directly with the client.</p> <p>The following consultants are rated separately: architectural, engineering, legal, medical, computer consulting.</p>
38830	S	<p>Contact Lenses Manufacturing</p>

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Code	Rating Base	Description
35035	P	<p>Contractors -- Executive supervisors or executive superintendents -- Including Products/Completed Work</p> <p>This applies to executive supervisors that have managerial responsibility for construction projects which is exercised through job superintendents.</p> <p>This does not apply to people who are directly in charge of daily construction operations.</p> <p>This is a NPD classification.</p>
62025	P	<p>Contractors -- NOC</p> <p>This class applies only when there is no other appropriate class.</p>
32835	P	<p>Contractors -- Snow and Ice Removal</p> <p>Include the payroll of the drivers and their helpers. Attach endorsement GL-0705, Snow And Ice Removal Operations, if an auto is used to remove snow and ice.</p>
62030	TC	<p>Contractors -- Subcontracted work -- In connection with construction, reconstruction, erection, or repair of buildings</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62035	TC	<p>Contractors -- Subcontracted work -- In connection with bridge, tunnel, elevated street, or highway construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62040	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- Apartment or office buildings over four stories</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>

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Code	Rating Base	Description
62045	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- For industrial use</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62050	TC	<p>Contractors -- Subcontracted work -- In connection with building, construction, reconstruction, erection, or repair -- One or two family dwellings</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62055	TC	<p>Contractors -- Subcontracted work -- In connection with construction, reconstruction, erection or repair -- Not buildings -- NOC</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62060	TC	<p>Contractors -- Subcontracted work -- In connection with oil or gas field construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed. This includes oil or gas pipeline construction, reconstruction or repair.</p>
62065	TC	<p>Contractors -- Subcontracted work -- In connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction, or repair</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>
62070	TC	<p>Contractors -- Subcontracted work -- In connection with street or highway construction, or repair, not elevated</p> <p>This applies to the work of insured subcontractors. Rate operations that are performed by uninsured subcontractors under the specific classification of the operation being performed.</p>

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Code	Rating Base	Description
62075	TC	<p>Contractors -- Subcontracted work -- Other than construction related work</p> <p>This applies to contractors assigned to a contracting class for non-construction related work, only when such contractor(s) subcontracts all or part of the work to an insured subcontractor(s).</p> <p>Rate uninsured subcontractors that perform operations using the specific class of the operation they are performing.</p>
46535	S	<p>Contractors Equipment -- Hod or material platform hoists and equipment incidental thereto -- Rental to others with operators - - Including Products/Completed Work</p> <p>This applies only to installation, repair, or removal operations and includes workmen and material hoists. This applies only at locations where no other construction operations are performed by the insured.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46540	S	<p>Contractors Equipment -- Cranes, derricks, power shovels and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
62080	S	<p>Contractors Equipment -- Earth moving equipment other than cranes, derricks, and power shovels -- Rented to others with operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46545	S	<p>Contractors Equipment -- Earth moving equipment other than cranes, derricks, and power shovels -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>

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Code	Rating Base	Description
46550	S	Contractors Equipment -- Excluding autos -- Rented to others with operators -- NOC -- Including Products/Completed Work This includes installation, repair, or removal. Rate the following separately: sales of secondhand equipment.
46555	S	Contractors Equipment -- Excluding autos -- Rented to others without operators -- NOC -- Including Products/Completed Work This includes installation, repair, or removal. Rate the following separately: sales of secondhand equipment.
46560	S	Contractors Equipment -- Hod or material platform hoists and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work This includes installation, repair, or removal. Rate the following separately: sales of secondhand equipment.
46565	S	Contractors Equipment -- Ladders, scaffold, scaffolding, sidewalk bridges, towers and equipment incidental thereto, rented to others -- Including Products/Completed Work This does not include installation, repair, or removal. This does not include ladders rented by stores. Rate the following separately: sales of secondhand equipment.
46575	S	Contractors Equipment -- Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto -- Rented to others with operators -- Including Products/Completed Work This includes installation, repair, or removal. Rate the following separately: sales of secondhand equipment.

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Code	Rating Base	Description
46580	S	<p>Contractors Equipment -- Steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto -- Rented to others without operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
46585	S	<p>Contractors Equipment -- Cranes, derricks, power shovels and equipment incidental thereto -- Rented to others with operators -- Including Products/Completed Work</p> <p>This includes installation, repair, or removal.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
22535	S	<p>Contractors Equipment Dealers -- Ladders, excluding hoists, scaffolds, or towers</p> <p>This does not include erection, repair, or demonstration away from the insured's premises.</p>
21110	S	<p>Contractors Equipment Dealers -- Ladders, hoists, scaffolds, or towers</p> <p>This does not include erection, repair, or demonstration away from the insured's premises.</p>
46570	S	<p>Contractor's Equipment -- Scaffolds, sidewalk bridges, hod, or material hoist towers -- Rented to others -- Installation, repair, or removal operations only -- Including Products/Completed Work</p> <p>This applies to installation, repair, or removal operations only.</p> <p>Rate the following separately: sales of secondhand equipment.</p>
32548	P	<p>Contractors Permanent Yards -- Maintenance or storage of equipment or material -- Including Products/Completed Work</p> <p>Rate the following separately: mill operations or fabrication. NPD at location of construction operations.</p>

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Code	Rating Base	Description
28145	CVD	Conventions (sponsor's risk only) -- Not-For- Profit only -- Including Products/Completed Work
28150	CVD	Conventions (sponsor's risk only) -- Other than Not-For-Profit -- Including Products/Completed Work
24530	A	Convents and Monasteries -- Including Products/Completed Work Rate the following separately: schools, other than schools for novitiates, public chapels, churches, or operations conducted for commercial purposes.
46590	S	Copying and Duplicating Services -- Retail -- Including Products/Completed Work Rate the following separately: photo finishing laboratories.
38835	S	Cosmetics Manufacturing
21115	S	Cosmetics, Hair, or Skin Products Stores This includes incidental application of products for demonstration. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services. Rate the following separately: beauty parlors and styling salons.
35565	S	Cotton and Wool Merchants This includes baled cotton storage. This includes warehousing.
38840	S	Cotton Batting, Wadding, or Waste Manufacturing
46595	S	Cotton Compressing -- Including Products/ Completed Work This includes warehousing.
38845	S	Cotton Gin Operations This includes installation or repair of equipment.

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Code	Rating Base	Description
62085	B	<p>Cotton Gin Operations -- Other than those performed for a fee per bale</p> <p>This applies to ginning cotton without a fee and obtaining the right to broker the cotton and/or seed for a commission or keeping the cotton seed.</p>
46600	S	<p>Crematories -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This does not include equipment rented to others.</p> <p>Rate the following separately: funeral homes or chapels.</p> <p>Professional services are excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
46605	S	<p>Crematories -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This does not include equipment rented to others.</p> <p>Rate the following separately: funeral homes or chapels.</p> <p>Professional services are excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.</p>
35040	P	<p>Crop -- Spraying -- By contractors -- Including Products/Completed Work</p> <p>This includes coverage for herbicide or pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.</p>
80105	S	<p>Custom Farming -- Including Products/ Completed Work</p> <p>Custom Farming means the use of farm machinery and operations for hire. Rate the following separately: furnishing or use of dusts, sprays, etc.</p>
38850	S	<p>Cutlery (Not Powered) and Flatware Manufacturing</p>

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Code	Rating Base	Description
38855	S	Dairy Products Manufacturing This includes milk depots or milk dealers (Including preparation of products for distribution). This does not include operations in connection with and on a dairy or general farm premises.
20015	S	Dairy Products Store -- Not-For-Profit only This does not apply to stores that serve food or drinks for consumption on premises.
20020	S	Dairy Products Store -- Other than Not-For-Profit This does not apply to stores that serve food or drinks for consumption on premises.
62090	P	Dam or Reservoir Construction (All operations other than blasting)
28155	E	Dam, Levee, or Dike -- Existence hazard only -- Including Products/Completed Work
21120	S	Dance Halls, Ballrooms or Discotheques -- Not-For-Profit only -- Including Products/ Completed Work This includes incidental food or drink facilities but no table service. This does not apply to dance schools, night clubs, or similar establishments.
21125	S	Dance Halls, Ballrooms or Discotheques -- Other than Not-For-Profit -- Including Products/ Completed Work This includes incidental food or drink facilities but no table service. This does not apply to dance schools, night clubs, or similar establishments.
24535	PR	Day Care Centers -- Not-For-Profit only -- Including Products/Completed Work Attach endorsement GL-886/GL 0886, Exclusion -- Medical Payments (Day Care Centers).
24540	PR	Day Care Centers -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-886/GL 0886, Exclusion -- Medical Payments (Day Care Centers).

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Code	Rating Base	Description
35045	P	Debris Removal -- Construction Site Rate the following separately: salvage operations.
20025	S	Delicatessen -- No consumption on premises
35570	S	Dental Laboratories Rate dental offices as medical offices.
21130	S	Department or Discount Stores This includes each location at which all of the conditions below are met: 1. The insured must employ an average of at least 25 employees, full-time or equivalent thereof, excluding drivers and their helpers. 2. The merchandise includes (a) wearing apparel, (b) house furnishings other than furniture, (c) at least one of the following: cosmetics, drugs, furniture, groceries or meat, hardware, jewelry, luggage, musical instruments, sporting goods, textile fabrics, or toys. 3. The combined annual sales of a. and b. in 2. above is over 50% of the total annual sales. Professional services are excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
35050	P	Detective or Investigative Agencies -- Private -- Including Products/Completed Work Personal and Advertising Injury Liability are excluded (if provided by the Commercial Liability Coverage). Attach endorsement GL-905/ GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability. Rate the following separately: security and patrol agencies.
40361	S	Detergent Manufacturing -- Household Rate the following separately: soap manufacturing.
40363	S	Detergent Manufacturing -- Other than household -- NOC Rate the following separately: soap manufacturing.

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Code	Rating Base	Description
38860	S	Dextrine Manufacturing
23515	S	Diagnostic Testing Labs -- Including Products/ Completed Work Professional exclusions are excluded. Attach endorsement GL 0959, Exclusion -- Diagnostic Testing Laboratories.
40365	S	Die Castings Manufacturing
35055	P	Dike, Levee, or Revetment Construction (All operations other than blasting.)
38865	S	Distillation or Extraction -- NOC This does not include turpentine farms or the incidental distillation of turpentine or resin from tree gums. Rate the following separately: oil or fuel refineries, liquor manufacturing, food manufacturing, asphalt or tar distillation.
32551	P	Diving This applies only to risks involved in commercial diving operations.
35060	P	Dock Operations -- Coal, grain, or ore This includes tallymen or checking clerks engaged in connection with stevedoring work. Completed Work is included with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.
38870	S	Door or Window Manufacturing -- NOC This includes sashes, frames, molding, and trim.
36075	S	Door or Window Manufacturing-Wood This includes sashes, frames, molding, and trim.
32554	P	Door, Window or Assembled Millwork -- Installation -- Metal Rate the installation of windows or doors not metal as carpentry.

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Code	Rating Base	Description
32557	P	Draftsmen -- Including Products/Completed Work See the Classification Instructions for the definition of payroll. This applies to employed draftsmen who do office work only. Rate the following separately: engineers and architects.
28160	E	Drawbridges -- Existence hazard only -- Including Products/Completed Work
32560	P	Dredging This includes erection, maintenance, and repair as well as exploration. Rate the following separately: gold dredging.
32563	P	Drilling -- NOC -- NPD
32566	P	Drilling -- Water -- NPD
27515	AD	Drive-In Theaters -- Including Products/ Completed Work When admission is charged per car, multiply the number of cars by 2.5 to compute the number of premium bases. Rate the following separately: mechanically operated amusement devices.
31150	P	Driveway, Parking Area, Sidewalk -- Paving Rate the following separately: excavation, filling and grading, and clearing right of way.
22545	S	Drug Wholesalers
40367	S	Drug Manufacturing -- Biological products This includes allergens, antitoxins, plasmas, serums, toxins, vaccines, or viruses. This includes the incidental manufacturing of ingredients.

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Code	Rating Base	Description
21135	S	<p>Drug Stores -- NOC</p> <p>Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.</p>
40369	S	<p>Drug, Medicine, or Pharmacy Preparations Manufacturing -- For animal use -- NOC</p> <p>This includes the manufacturing of ingredients.</p>
40371	S	<p>Drug, Medicine, or Pharmacy Preparations Manufacturing -- Other than for animal use -- NOC</p> <p>This includes the manufacturing of ingredients.</p>
21140	S	<p>Drug Stores -- No table or counter service for beverages or food</p> <p>Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.</p>
40373	S	Drums or Containers Manufacturing -- Metal
38875	S	Drums or Containers Manufacturing -- Plastic
32569	P	<p>Dry Wall or Wallboard Installation</p> <p>This does not apply to plastering.</p>
28165	S	<p>Dude Ranches -- Including Products/Completed Work</p> <p>Rate the following separately: saddle animals, bathing beaches, swimming pools, shooting ranges, and boats.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion - Coverage M - Medical Payments.</p>

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Code	Rating Base	Description
80005	E	Dwellings -- Basic charge
25550	E	<p>Dwellings -- Four Family -- (Lessor's Risk Only) -- Including Products/Completed Work</p> <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school or studio occupancy.</p>
25535	E	<p>Dwellings -- One Family -- (Lessor's Risk Only) -- Including Products/Completed Work</p> <p>This includes dwellings or apartments owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This also includes time-share apartment units for the exclusive use of company executives or employees.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>
25545	E	<p>Dwellings -- Three Family -- (Lessor's Risk Only) -- Including Products/Completed Work</p> <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>
25540	E	<p>Dwellings -- Two Family -- (Lessor's Risk Only) -- Including Products/Completed Work</p> <p>This includes dwellings owned by insureds allowing employees or others to occupy them with or without signing a lease or paying rent.</p> <p>This does not apply to buildings that are designed or that are occupied as both a dwelling and a business except where there is an incidental office, professional, private school, or studio occupancy.</p>

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Code	Rating Base	Description
80010	FU	Dwellings -- Additional charge for a two-to four- family dwelling Rating based on Family Units in excess of one.
80015	E	Dwellings -- Additional charge for incidental office, professional, private school, or studio occupancy
80020	FU	Dwellings -- Additional charge for lessor's risk exposure

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Code	Rating Base	Description
35065	P	Electric Light or Power Companies -- Including Products/Completed Work This includes the payroll of outside salespersons, collectors, and meter readers. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. Rate the following separately: installation, servicing, rental or repair of appliances; construction of buildings, dams, and reservoirs; and store operations.
32572	P	Electric Light or Power Cooperatives -- REA projects only -- Includes Completed Work except for installation, service, repair of appliances REA means Rural Electrification Administration. This includes the payroll of outside salespersons, collectors, and meter readers. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. Superintendents, easement solicitors, and project coordinators are to be assigned to code 46720 Real Estate Agents from the time a project is initiated to the moment any portion of the system is energized. If the local cooperative does the preliminary line construction, the entire payroll of the employees involved is to be rated in this class. Rate the following separately: installation, servicing, rental or repair of appliances; construction of buildings, dams, and reservoirs; and store operations. This includes installation, service, or repair of antennas.

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Code	Rating Base	Description
32575	P	<p>Electric Light or Power Line Construction -- NOC</p> <p>NPD with codes: 35065 Electric Light or Power Companies; 32572 Electric Light or Power Cooperatives -- REA project only.</p>
32578	P	<p>Electric Light or Power Lines Construction -- REA projects only -- Including completed work</p> <p>NPD with codes: 35065 Electric Light or Power Companies; 32572 Electric Light or Power Cooperatives -- REA project only.</p>
31155	P	<p>Electrical Apparatus -- Installation, servicing, or repair -- NOC</p> <p>Rate the following separately: erection of poles, stringing of wires, installation of service transformers on poles or building exteriors, or the making of service connections.</p> <p>This includes installation, service, or repair of antennas.</p>
22550	S	Electrical Equipment Wholesalers
38880	S	<p>Electrical Equipment Manufacturing -- For direct and indirect application to the body -- NOC</p> <p>This includes the manufacturing of the following types of items: heating pads, massagers, curling irons, electrical toothbrushes, and infrared or sunray lamps.</p> <p>Rate X-ray, diathermy machines, or other such equipment under Medical, Dental, or Surgical Diagnostic Treatment Machines or Devices Manufacturing (use classification code 39120).</p> <p>Rate the following separately: electronic components manufacturing (use classification code 38910).</p>
38885	S	<p>Electrical Equipment Manufacturing -- Other than for direct and indirect application to the body -- NOC</p> <p>Rate the following separately: electronic components manufacturing (use classification code 38910).</p>
38890	S	Electrical Generating Machinery Manufacturing

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Code	Rating Base	Description
38895	S	Electrical Parts, Components, or Accessories Manufacturing -- NOC Rate the following separately: electronic components manufacturing (use classification code 38910).
38900	S	Electrical Power Distribution or Transmission Equipment Manufacturing -- NOC
38905	S	Electrical Wire or Cable Manufacturing This includes wire drawing and incidental wire stranding.
32581	P	Electrical Work -- Within buildings Rate the following separately: installation of electrical machinery, auxiliary apparatus, alarms, and alarm systems.
38910	S	Electronic Components Manufacturing Rate the following separately: electrical parts or accessories manufacturing.
38915	S	Electronic Games Manufacturing This includes juke boxes, slot machines, and video games.
21145	S	Electronics Store
40375	S	Electroplating
38920	S	Elevator Manufacturing Rate the following separately: installation, inspection, servicing or repair.
31160	P	Elevator or Escalator Inspecting, Installation, Servicing, Repair - - Including Products/ Completed Work This applies only when the inspection is the insured's sole function.

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Code	Rating Base	Description
27520	A	<p>Employment Agencies -- Including Products/ Completed Work</p> <p>Personal and Advertising Injury are excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
38925	S	<p>Engine or Turbine Manufacturing -- NOC</p>
35070	P	<p>Engineers, Architects and Land Surveyors -- Not engaged in actual construction -- NPD -- Including Products/Completed Work</p> <p>Rate the following separately: draftsmen.</p> <p>Professional services are excluded. Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors. However, if the insured is involved in the actual construction and is classified with one or more other contracting classifications and this classification, do not Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors.</p>
46610	S	<p>Engraving -- Including Products/Completed Work</p>
62095	SH	<p>Entertainment Performed On Other's Premises -- Including Products/Completed Work</p> <p>This does not include operations at premises owned, leased, or controlled by the insured, or where the insured supervises seating arrangements, or supplies, ushers, ticket takers, or ticket sellers.</p>
21150	S	<p>Equipment, Fixtures, or Supplies -- For bars, hotels, offices, restaurants, stores -- wholesalers</p> <p>This does not apply to furniture dealers.</p>
36080	S	<p>Escalator or Moving Sidewalk Manufacturing</p>

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Code	Rating Base	Description
46740	P	<p>Event, Party, or Wedding Planners -- Including Products/Completed Work</p> <p>This applies to independent contractors hired solely to plan or arrange various events, whether or not on the insured's own premises.</p> <p>Rate the following separately: catering; and halls owned by the insured.</p>
32584	P	<p>Excavation -- NOC</p> <p>This includes burrowing, filling, or backfilling.</p>
40377	S	Exercise or Playground Equipment Manufacturing
27085	A	<p>Exhibition or Convention Buildings, Armories or Auditoriums -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
27090	A	<p>Exhibition/Convention Buildings, Armories or Auditoriums -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Rate the following separately: refreshment stands.</p>
23115	AD	<p>Exhibitions -- In building -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes athletic or sports contests.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23120	AD	<p>Exhibitions -- In building -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes athletic or sports contests.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>

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Code	Rating Base	Description
28170	EX	<p>Exhibitions -- In building -- No admission -- Not- For-Profit only - - Including Products/Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28175	EX	<p>Exhibitions -- In building -- No admission -- Other than Not-For-Profit -- Including Products/ Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28180	S	<p>Exhibitions -- Outside -- No grandstands or Stadiums -- NOC -- Including Products/ Completed Work</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
62100	S	<p>Explosives or Fireworks Manufacturing</p> <p>Rate the following separately: exhibition work.</p> <p>This includes the manufacturing of caps, primers, and detonators.</p>
32587	P	<p>Express Companies -- Including Products/ Completed Work</p> <p>This includes the payroll of terminal employees, dispatchers, and garage repair individuals.</p> <p>This does not include collection or delivery employees who operate on foot only.</p> <p>Rate the following separately: storage warehouse employees.</p>

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Code	Rating Base	Description
46615	S	Exterminators -- Including Products/Completed Work This includes termite control. This does not include the use of gas. Coverage for herbicide and pesticide applicator coverage is included. Attach endorsement GL 0891, Herbicide and pesticide Applicator Coverage. Rate the following separately: fumigating and crop spraying.
38930	S	Extract Manufacturing This includes distillation of essential oils.
38935	S	Eyeglass Lens Manufacturing Rate the following separately: contact lens manufacturing and optical goods manufacturing.

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Code	Rating Base	Description
35575	S	Fabric Wholesalers This does not include rag or paper stock dealers. This applies to new goods or textile fabrics only.
35580	S	Fabric Stores This does not include rag or paper stock dealers.
28185	E	Fair Grounds -- Non-operating season -- Including Products/Completed Work Rate the following separately: buildings on the premises open the year round.
23125	S	Fairs -- Outside -- Operators risk only -- Including Products/Completed Work Rate the following separately: carnivals, amusement parks, amusement devices, sponsors of fairs as carnivals. Coverage for injury or damage from mechanically operated amusement devices is excluded. Coverage for bodily injury to participants in athletic activities is excluded. Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).
80115	F	Farm -- Includes residence -- More than 160 acres, less than or equal to 500 -- Including Completed Work Rate the following separately: 80140 Farm Products.
80120	F	Farm -- Includes residence -- More than 500 acres -- Including Completed Work Rate the following separately: 80140 Farm Products.
80110	F	Farm -- Includes residence -- Not more than 160 acres -- Including Completed Work Rate the following separately: 80140 Farm Products.

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Code	Rating Base	Description
32590	P	Farm Machinery Operations -- By contractors -- Including Products/Completed Work This includes hay baling.
80140	S	Farm Products This applies to dairy products (except for creameries or products sold by the insured by route delivery), livestock or poultry products (except for breeders, hatcheries, or dealers), field crops, vegetables, fruits, nuts, and forest products. This does not include processed foods when such sales exceed 10% of the total sales.
80130	S	Farms -- Fruit or Vegetable -- Picking by public -- No off-ground picking Rate the following separately: 80140 Farm Products.
80135	S	Farms -- Fruit or Vegetable -- Picking by public -- Including off-ground picking Rate the following separately: 80140 Farm Products.
38940	S	Feed Manufacturing Rate the following separately: pet food.
35585	S	Fence Retail This includes installation or erection of fences.
32593	P	Fence Erection
35590	S	Fertilizer Retail and Wholesale -- Including application This includes liquid fertilizer application. Rate the following separately: anhydrous ammonia retailers and wholesalers. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.

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Code	Rating Base	Description
38945	S	Fertilizer Manufacturing This includes dry mixing plants.
38950	S	Fiber Manufacturing -- Synthetic This includes manufacturing of yarns.
38955	S	Fiber Manufacturing -- NOC
38960	S	Fiberglass Manufacturing
27525	A	Fire Departments -- Other than volunteer -- NOC -- Including Products/Completed Work This classification includes volunteer workers participating in first aid, rescue squads, or ambulances operated in connection with fire departments. Professional services are excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Coverage does not apply to bodily injury to volunteer firefighters, whether or not members of your organization. Attach endorsement GL-859/GL 0859, Exclusion -- Volunteer Firefighter. If by law, liability is imposed on the insured to pay benefits or medical expenses in the event of bodily injury to volunteer firemen, regardless of negligence, refer to the company.
27530	A	Fire Departments -- Volunteer -- Including Products/Completed Work This classification includes volunteer workers participating in first aid, rescue squads, or ambulances operated in connection with fire departments. Professional services are excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services. Coverage does not apply to bodily injury to volunteer firefighters, whether or not members of your organization. Attach endorsement GL-859/GL 0859, Exclusion -- Volunteer Firefighter. If by law, liability is imposed on the insured to pay benefits or medical expenses in the event of bodily injury to volunteer firemen, regardless of negligence, refer to the company.

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Code	Rating Base	Description
31165	P	Fire Extinguishers -- Servicing, refilling or testing This includes incidental sales.
40379	S	Fire Extinguishers Manufacturing
22555	S	Fire Protection Equipment Retailers and Wholesalers This includes smoke or explosion suppression systems.
31170	P	Fire Suppression Systems -- Installation, servicing, or repair This includes incidental sales, servicing and installation of alarms that are part of the system.
40381	S	Fire Suppression System Manufacturing
38965	S	Firearms Manufacturing This includes gunsmithing and incidental sales of small arms. Rate the following separately: shell loading.
32596	P	Fireproofing-Structures This applies only to work performed separately from other construction.
23130	L/D	Fireworks Exhibitions -- Sponsor's risk -- Not- For-Profit only -- Including Products/Completed Work This does not apply to an insured who sets up fireworks.
23135	L/D	Fireworks Exhibitions -- Sponsor's risk -- Other than Not-For-Profit -- Including Products/ Completed Work This does not apply to an insured who sets up fireworks.
23140	S	Fireworks Exhibitions -- Contractors risk only -- Including Products/Completed Work
28190	E	Fishing Piers -- Commercially operated -- Including Products/Completed Work Rate the following separately: sales of sporting goods and clothing.

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Code	Rating Base	Description
23145	S	Fishing Ponds or Lakes -- Commercially operated -- Including boats rented by insured -- Including Products/Completed Work Attach endorsement GL 0114, Boats.
22560	S	Floor Covering Wholesalers
32599	P	Floor Covering Installation -- Not ceramic tile or stone
40383	S	Floor Covering Manufacturing -- Not carpets, rugs, ceramic, or stone tiles This does not include carpets or rugs manufacturing.
21155	S	Floor Covering Stores
32602	P	Floor Waxing -- Including Products/Completed Work This class does not apply at locations where an insured routinely performs janitorial service.
21160	S	Florists -- Including Products/Completed Work
36085	S	Food Products Manufacturing -- Not dry -- NOC This does not apply to meat, fish, or poultry processing.
36090	S	Food Products Manufacturing -- Dry This does not apply to meat, fish, or poultry processing.
36095	S	Food Products Manufacturing -- Frozen This does not apply to meat, fish, or poultry processing.
36100	S	Food Products Manufacturing -- Not dry -- In glass containers This does not apply to meat, fish, or poultry processing.
46620	P	Forestry Services Operations -- Including Products/Completed Work This includes reforestation, timber cruising, firelighting and forest management.

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Code	Rating Base	Description
36105	S	Forging Work -- NOC This includes trimming.
21165	S	Formal Wear or Costumes -- Rented to others -- Including Products/Completed Work
40385	S	Foundries
62105	P	Freight Forwarders or Handlers -- Packing, handling, or shipping, explosives or ammunition under contract -- Including Products/Completed Work Completed Work included for occurrences not on board vessels arising at the operations site after completion or abandonment. This applies to packing, handling, checking, or shipping merchandise on docks or railroad platforms. Rate the following separately: stevedoring.
32605	P	Freight Forwarders or Handlers -- NOC -- Including Products/Completed Work Completed Work included for occurrences not on board vessels arising at the operations site after completion or abandonment. This applies to packing, handling, checking, or shipping merchandise on docks or railroad platforms. Refrigerator car loading or unloading: this includes caring for freight in cars during transit. Rate the following separately: stevedoring.
22025	S	Frozen Food -- Wholesale This does not apply to meat, fish, seafood, or poultry.
46625	S	Fruit or Vegetable -- Harvesting contractors -- Including Products/Completed Work Rate the following separately: produce handling or packing.

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Code	Rating Base	Description
20030	S	Fruit or Vegetable Retail This includes fruit and vegetable stores.
36110	S	Fruit or Vegetable Juice Manufacturing -- Beverage -- No bottling of carbonated beverages
22030	S	Fruits and Vegetables -- Wholesale
35595	S	Fuel Dealers & Distributors -- Coal or wood
35600	GN	Fuel, Oil, or Kerosene Retail Rate the following separately: fuel oil or kerosene containers loaned or rented to others. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities. If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
35605	GN	Fuel, Oil, or Kerosene Wholesalers Rate the following separately: retail operations. Rate the following separately: fuel oil or kerosene containers loaned or rented to others. Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water or other utility designated in the schedule is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.

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Code	Rating Base	Description
		If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.
46630	S	Fumigating -- Including Products/Completed Work This includes coverage for herbicide/pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.
46635	S	Funeral Home or Chapels -- Including Products/ Completed Work Professional services are excluded. Attach endorsement GL 0955, Exclusion - Funeral Services.
21170	S	Fur -- Includes alterations -- Wholesale
38970	S	Fur Garment Manufacturing This includes fur or pelt processing. This does not include retail stores.
38975	S	Fur or Pelt processing
32608	P	Furniture and Fixtures -- Installation in offices or stores -- Portable -- Metal or wood -- NOC
38980	S	Furniture Manufacturing or Assembling -- Infants This does not include step ladders or stools.
38985	S	Furniture Manufacturing or Assembling -- Wood This includes cabinet makers. Rate and class the following separately: step ladders and stool manufacturing.
38990	S	Furniture Manufacturing or Assembling -- Other than wood This does not include step ladders or stools.

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Code	Rating Base	Description
46640	S	Furniture or Woodwork Stripping, Refinishing, or Repairing -- Shop only -- Including Products/ Completed Work
21175	S	Furniture Stores -- Not-For-Profit only Rate the following separately: furniture repair.
21180	S	Furniture Stores -- Other than Not-For-Profit Rate the following separately: furniture repair.

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Code	Rating Base	Description
40387	S	Galvanizing or Tinning
28195	P	Gambling -- Casinos <p>This class applies to all premises and operations of the insured casino. Some of the exposures that fall under this class are: casino and gaming equipment; hotel, restaurant, bars, food stands and retail establishments; theaters, entertainment and performances; sports arenas and sport related competitions and events; conventions and exhibitions; security and credit operations.</p> <p>This includes the payroll of all employees of all named insureds for premium purposes.</p>
28200	P	Gambling -- Incidental to other operations -- Including Products/Completed Work <p>Payroll is limited to employees directly involved in gambling operations or any employee whose responsibilities support gambling operations.</p>
28205	AC	Garbage or Refuse Dumps (including landfills)
28210	AC	Garbage Works -- Including Products/Completed Work <p>This includes separation for recycling, reduction or incineration.</p>
32611	P	Garbage, Ash or Refuse Collecting -- Including Products/Completed Work <p>Rate the following separately: reduction, rendering, or fertilizer plants.</p>
32614	P	Gas Co -- NOC -- Including Products/Completed Work <p>This includes the payroll of outside salespersons, collectors, and meter readers.</p> <p>Rate the following separately: construction of buildings or gas holders, the installation, servicing or repair of appliances.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply gas is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>

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Code	Rating Base	Description
35075	P	<p>Gas Companies -- Natural gas -- Local distribution -- Including Completed Work except for installation, servicing, or repair of appliances -- Including Products/Completed Work</p> <p>This includes the payroll of outside salespersons, collectors, and meter readers.</p> <p>Rate the following separately: drilling and operation of wells, construction and operation of cross country pipe lines, construction of buildings or gas holders, the installation, servicing or repair of appliances.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply gas is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>
35610	GN	<p>Gas Retail -- Liquefied petroleum gas</p> <p>Rate the following separately: distribution by pipe line, gas main or piping; sale, installation, repair or service of gas systems or customer's equipment.</p> <p>If a record of the gallons sold is not available determine the number of gallons by dividing the number of pounds by 4.6.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
62110	GN	<p>Gas Retail or Wholesale -- NOC</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>

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Code	Rating Base	Description
		<p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
35615	GN	<p>Gas Wholesalers -- Liquefied petroleum gas</p> <p>The following to be separately rated: distribution by pipe line, gas main, or piping; sale, installation, repair or service of gas systems or customer's equipment.</p> <p>If a record of the gallons sold is not available determine the number of gallons by dividing the number of pounds by 4.6.</p> <p>This includes bulk sales made for agricultural or industrial use, but does not include sales to domestic consumers.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>
32617	P	<p>Gas Mains or Connections Construction -- NPD</p> <p>This includes tunneling at street corners only.</p> <p>This does not include the construction of pipe lines between natural gas producing fields and points of connection with local distributing systems.</p> <p>This is an NPD class with gas companies, gas works, or gas wholesalers.</p>
80205	S	Gas Manufacturing -- Industrial -- NOC
80210	S	Gas Manufacturing -- Oxygen, hydrogen, acetylene

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Code	Rating Base	Description
32620	P	<p>Gas Pipe Lines -- Operation and maintenance -- Including Products/Completed Work</p> <p>Construction, operation of wells, or oil refining to be separately rated.</p>
35620	GN	<p>Gas Station -- Full service and self-service combined</p> <p>This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises.</p> <p>Rate the following separately: self-service auto laundries operated in connection with gas stations, car washes, retail store operations.</p>
35625	GN	<p>Gas Stations -- Full service</p> <p>This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customer Autos on Insured or Adjoining Premises.</p> <p>Rate the following separately: self-service auto laundries operated in connection with gas stations, car washes, retail store operations.</p>
38995	GN	<p>Gasoline Wholesalers</p> <p>This does not include the handling of fuel oil.</p> <p>Rate the following separately: operation of retail gasoline stations.</p> <p>Fuel oil or kerosene containers and gasoline pumps and tanks loaned or rented to others to be separately rated.</p> <p>If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage.</p>

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Code	Rating Base	Description
62115	P	<p>Gasoline Recovery -- From casing head</p> <p>Coverage does not apply to property damage arising out of the underground resource and equipment hazard.</p> <p>Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p>
46645	S	Gemstone Cutting or Polishing
35080	P	<p>Geophysical Exploration -- NOC -- Including Products/Completed Work</p> <p>This includes payroll of all employees.</p>
62120	P	<p>Geophysical Exploration -- Seismic method -- Including Products/Completed Work</p> <p>This includes payroll of all employees.</p>
21185	S	Gift Shops -- Other than Not-For-Profit
21190	S	Gift Shops -- Not-For-Profit only
35630	S	<p>Glass Retail and Glaziers</p> <p>This includes grinding, beveling, bending, or silvering of plate glass.</p>
39000	S	<p>Glass or Glassware Manufacturing</p> <p>This includes lamp manufacturing, incandescent, light bulb manufacturing, mirror manufacturing, rhinestone manufacturing, stained glass products manufacturing.</p> <p>This does not include the manufacture of bottles or jars.</p>
32623	P	<p>Gold Dredging -- Endless bucket or ladder type</p> <p>This includes exploration operations, erection, maintenance, and repair of dredges.</p>
32626	P	<p>Gold Dredging -- Floating dragline type</p> <p>This includes exploration operations, erection, maintenance, and repair of dredges.</p>

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Code	Rating Base	Description
23150	S	Golf Courses -- Municipal or public -- Including Products/Completed Work This includes golfmobiles rented to others and users of golfmobiles as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles. This includes golf driving ranges operated in connection with the golf course. Rate the following separately: restaurants.
23155	S	Golf Driving Ranges -- Including Products/ Completed Work
23160	S	Golfmobiles -- Loaned or rented to others -- Including Products/Completed Work This includes users of golfmobiles as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.

Governmental Subdivisions -- Not State or Federal

Refer to the specific governmental subdivision classification shown below.

This includes elected or appointed officials for the governmental subdivision as additional insureds. Attach endorsement GL 0962, Governmental Subdivisions.

Rate the following separately:

- amusement parks;
- exhibition or convention buildings (including arenas and auditoriums);
- dams, levees, or dikes - existence hazard;
- golf courses;
- housing projects;
- lakes or reservoirs - existence hazard;
- medical care facilities and services;
- penal institutions, jails;
- schools or colleges;
- ski facilities;

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Code	Rating Base	Description
		<ul style="list-style-type: none"> -- stadiums, bleachers, or grandstands with total seating capacity in excess of 5,000; -- streets, roads, highways, or bridges - existence hazard and maintenance hazard; -- street, road, highway, or bridge construction; -- transportation systems, facilities, and services including airports, bus systems or other mass transit facilities such as subways and aircraft; -- utilities - electric, gas, water, steam; -- wharves, piers, docks, marinas, and watercraft; -- zoos;
90905	O	Municipalities with population under 2,500 -- Including Products/Completed Work
90910	O	Municipalities with population of 2,501-10,000 -- Including Products/Completed Work
90915	O	Municipalities with population of 10,001-25,000 -- Including Products/Completed Work
90920	O	Municipalities with population of 25,001-50,000 -- Including Products/Completed Work
90925	O	Municipalities with population of 50,001-100,000 -- Including Products/Completed Work
90930	O	Municipalities with population of 100,001-250,000 -- Including Products/Completed Work
90935	O	Municipalities with population over 250,000 -- Including Products/Completed Work
90940	O	Counties or parishes with population under 10,000 -- Including Products/Completed Work
90945	O	Counties or parishes with population of 10,001-25,000 -- Including Products/Completed Work
90950	O	Counties or parishes with population of 25,001-50,000 -- Including Products/Completed Work
90955	O	Counties or parishes with population of 50,001-100,000 -- Including Products/Completed Work

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Code	Rating Base	Description
90960	O	Counties or parishes with population of 100,001-250,000 -- Including Products/Completed Work
90965	O	Counties or parishes with population over 250,000 -- Including Products/Completed Work
32629	P	Grading of Land -- NOC Rate the following separately: canal or cellar excavation, road or street construction, or tunneling.
35085	P	Grain Elevator Operation This includes the payroll of local managers. Rate floating elevator operations as vessels.
35635	S	Grain Milling Rate the following separately: animal feed manufacturing.
40389	S	Graphite Manufacturing
80125	AN	Grazing Animals - Away from premises Use the maximum number of animals away from the insured's premises at any one time to compute the number of premium bases.
32632	P	Greenhouse or Hot House Erection -- All operations
22035	S	Grocery -- Wholesale Rate the following separately: wholesale operations of frozen food, meat, fish, seafood, or poultry and fruits and vegetables.
28230	S	Guides or Outfitters -- Including Products/ Completed Work This applies to outfitters that take people on outdoor expeditions for a fee or charge. It does not include operators of charter or party boats. This does not include medical payments. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.

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Code	Rating Base	Description
35090	P	Guniting or Shot-crete
32635	P	Gunsmiths
		This includes gunsmithing and incidental sales of small arms.
		Rate the following separately: shell loading.

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CLASSIFICATION TABLE

Code	Rating Base	Description
27535	A	Halls -- Not-For-Profit only -- Including Products/ Completed Work Rate the following separately: restaurants operated by the insured.
27540	A	Halls -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: restaurants operated by the insured.
31535	P	Handyman The insured is generally not licensed in a trade or not trained as a professional artisan. The insured is usually hired to do miscellaneous home repairs.
21195	S	Hardware Stores Rate installation, service or repair done for customers away from the insured's premises using the appropriate Contractor class.
22565	S	Hardware and Tool Wholesale
35640	S	Hay, Grain, or Feed Retail Rate the following separately: grain elevator operations.
62125	P	Hazardous Materials Contractors This applies to insureds involved in repair, removal, encapsulation etc. of material from structures because it is harmful to health. Attach endorsement GL 0963, Hazardous Material Contractor. This class does not apply to risks involved in waste management or engaged in testing, monitoring, cleaning up, removing, containing, treating, detoxifying, or neutralizing pollutants at any waste disposal or dump sites. Rate the following separately: debris removal from a construction site, installation of insulation, and salvage.

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Code	Rating Base	Description
23520	A	<p>Health Care Facilities -- Clinics treating outpatients only -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes dispensaries or infirmaries, with no regular bed facilities.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: physician offices used for private practice, dwelling used for private residence, and staff living quarters.</p>
23525	A	<p>Health Care Facilities -- Clinics treating outpatients only -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes dispensaries or infirmaries with no regular bed.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: physician offices used for private practice, dwellings used for private residence, and staff living quarters.</p>
23530	S	<p>Health Care Facilities -- Convalescent or nursing homes -- Not mental -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This does not include risks with surgical operating room facilities, laboratory or medical departments or X-ray apparatus.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p> <p>For rating purposes, gross sales include governmental subsidies and any other charitable donations.</p>

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Code	Rating Base	Description
23535	S	<p>Health Care Facilities -- Convalescent or nursing homes -- Not mental -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This does not include risks with surgical operating room facilities, laboratory or medical departments or X-ray apparatus.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and physician staff living quarters.</p> <p>For rating purposes, gross sales include governmental subsidies and any other charitable donations.</p>
23540	A	<p>Health Care Facilities -- Homes for handicapped or orphaned -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23545	A	<p>Health Care Facilities -- Homes for handicapped or orphaned -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23550	A	<p>Health Care Facilities -- Homes for the aged -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>This includes residential facilities for the elderly with limited medical care.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>

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Code	Rating Base	Description
23555	A	<p>Health Care Facilities -- Homes for the aged -- other than Not-For-Profit -- Including Products/ Completed Work</p> <p>This includes residential facilities for the elderly with limited medical care.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23560	A	<p>Health Care Facilities -- Hospitals -- Not-For- Profit only -- Including Products/Completed Work</p> <p>This includes nurses' homes.</p> <p>Rate the following separately: private residences.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23565	A	<p>Health Care Facilities -- Hospitals -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes nurses' homes.</p> <p>Rate the following separately: private residences.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23570	A	<p>Health Care Facilities -- Mental -- Psychopathic -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>This includes facilities for the restraint and treatment of drug, or alcohol, and mental cases.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>

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Code	Rating Base	Description
23575	A	<p>Health Care Facilities -- Mental -- Psychopathic -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes facilities for the restraint and treatment of drug, alcohol, and mental cases.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>Rate the following separately: dwellings used for private residences, and staff living quarters.</p>
23580	A	<p>Health Care Facilities -- Alcohol and drug -- Not-For-Profit only - - Including Products/ Completed Work</p> <p>This applies to facilities for the treatment of drug or alcohol cases on a voluntary inpatient basis. The facility has regular boarding services.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23585	A	<p>Health Care Facilities -- Alcohol and drug -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This applies to facilities for the treatment of drug or alcohol cases on a voluntary inpatient basis. The facility has regular boarding services.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
23165	S	<p>Health or Exercise Clubs -- Including Products/ Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL-875/GL 0875, Exclusion -- Professional Liability -- Health and Exercise Clubs.</p> <p>Do not include one time initiation fees in the premium computation.</p> <p>Rate the following separately: sales of used exercise equipment, sales of sporting goods, and restaurants and refreshment stands.</p>

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Code	Rating Base	Description
23170	S	Health or Exercise Facilities -- Commercially operated -- Including Products/Completed Work This applies to health or exercise facilities open to the public. Coverage for professional services is excluded. Attach endorsement GL-875/GL 0875, Exclusion -- Professional Liability -- Health and Exercise Clubs. Do not include one time initiation fees in the premium computation. Rate the following separately: sales of used exercise equipment, sales of sporting goods, and restaurants and refreshment stands.
20035	S	Health or Natural Food Stores This includes fruit and vegetable stores.
21200	S	Hearing Aid Services Stores Coverage for professional services may be included. Attach endorsement GL 0124 Optical and Hearing Aid Establishments. This endorsement includes coverage for bodily injury or property damage from hearing aid products and services furnished by the insured. If coverage for professional services and products is not provided, Attach endorsement GL 0964, Exclusion -- Products and Professional Services (Optical and Hearing Aid Establishments).
39005	S	Heating Equipment Manufacturing -- Coal or wood This applies to heaters, combined heating and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping. Rate the following separately: installation, service, or repair.
39010	S	Heating Equipment Manufacturing -- Electric This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers. This includes ducts and piping. Rate the following separately: installation, service, or repair.

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Code	Rating Base	Description
39015	S	Heating Equipment Manufacturing -- Fuel, oil, or kerosene Rate the following separately: installation, service, or repair.
40391	S	Heating Equipment Manufacturing -- Gas or Liquefied Petroleum Gas This applies to heaters, combined heating, and air conditioning units, stoves, furnaces, or stokers. This includes ducts and piping. Rate the following separately: installation, service, or repair.
62130	P	Heating or Combined Heating and Air Conditioning Systems or Equipment -- Retailers or wholesalers -- Installation, service, or repair This includes duct work and piping, and shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This includes installation, servicing, or repair of liquefied petroleum gas systems, piping, or customer's equipment by liquefied petroleum gas distributors. This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.
31175	P	Heating or Combined Heating and Air Conditioning Systems or Equipment -- Retailers or wholesalers and installation, service, or repair -- No liquefied petroleum gas equipment sales or work This includes duct work and piping, and shop and retail stores or display rooms. This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing, or repair of liquefied petroleum gas systems, piping, or customer's equipment by liquefied petroleum gas distributors. This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.

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Code	Rating Base	Description
22570	S	<p>Heating or Combined Heating and Air Conditioning Equipment - - Retailers or wholesalers only</p> <p>This class applies to sales operations only.</p> <p>Rate the following separately: risks with combined sales, installation, servicing, or repair or risks which do installation, servicing and repair only.</p> <p>This applies to heaters, combined heating, and air conditioning units, stoves, furnaces or stokers.</p> <p>This includes ducts and piping.</p>
21205	S	<p>Hide Retailers and Wholesalers -- Raw</p> <p>Rate the following separately: sale of fur and pelts.</p>
21210	S	<p>Hobby, Model Maker, or Artist's Supply Stores</p> <p>This includes incidental instruction.</p>
28235	P	<p>Home Health Care Services -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>For premium purposes payroll is limited to employees such as nurses who perform health care services in patients' homes.</p>
28240	P	<p>Home Health Care Services -- Other than Not- For-Profit -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p> <p>For premium purposes payroll is limited to employees such as nurses who perform health care services in patients' homes.</p>
35645	S	<p>Home Improvement Stores</p> <p>Incidental Lumberyard operations are included.</p> <p>Rate the following separately: renting of equipment and appliances; installation work.</p>

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Code	Rating Base	Description
39020	S	Hone, Oil Stone, or Whetstone Manufacturing
36115	S	Honey Extracting
24005	A	<p>Hotels and Motels -- Lessor's Risk -- 4 stories or more -- Including Products/Completed Work</p> <p>Coverage for operation of owned canoes or rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: private residences, dude ranches, swimming pools, bathing beaches, saddle animals, boats (other than canoes or rowboats), and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p>
24010	A	<p>Hotels and Motels -- Lessor's risk -- Less than 4 stories</p> <p>Coverage for operation of owned canoes or rowboats is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: private residences, dude ranches, swimming pools, bathing beaches, saddle animals, boats (other than canoes or rowboats), and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p>
24015	S	<p>Hotels and Motels With Pools or Beaches -- 4 stories or more -- Including Products/ Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p>

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Code	Rating Base	Description
		<p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
24020	S	<p>Hotels and Motels With Pools or Beaches -- Less than 4 stories -- Including Products/ Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
24025	S	<p>Hotels and Motels Without Pools or Beaches -- 4 stories or more -- Including Products/ Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>

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Code	Rating Base	Description
24030	S	<p>Hotels and Motels Without Pools or Beaches -- Less than 4 stories -- Including Products/ Completed Work</p> <p>Users of golfmobiles can be added as additional insureds. Attach endorsement GL-874/GL 0874, Additional Insured -- Golfmobiles.</p> <p>Coverage for operation of owned watercraft is included. Attach endorsement GL 0114, Boats.</p> <p>Rate the following separately: gasoline or oil supply stations, health or exercise facilities for which a charge is made, restaurants, and ski lifts or tows.</p> <p>This includes motels, motor inns, tourist courts, tourist cabins, and similar risks whose business is primarily to provide lodging for transients. This does not include apartment hotels.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
31180	P	<p>House Furnishings Installation -- NOC</p> <p>This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.</p>
21215	S	<p>Household Appliances Including Radio and TV</p>
28245	U	<p>Housing Projects -- Federal, state or local -- Including Products/Completed Work</p> <p>This includes buildings or premises used for administrative, recreational, or office purposes or for the storage of maintenance equipment and supplies in the described housing projects.</p> <p>This applies only to local housing authorities as managing agents and non-profit corporations as managing agents and also to such corporations throughout the period during which the federal or state government retains a financial interest in the property.</p> <p>This does not apply to buildings on the site of a proposed project at the time of its acquisition by a housing authority. Attach endorsement GL 0965, Exclusion -- Housing Projects Sites. Refer to the company if coverage is desired for properties taken over by a housing authority for the predemolition and preconstruction periods.</p> <p>The Federal Housing Authority may be included without additional premium charge on policies issued in the name of local housing authorities by the local housing authorities under lease.</p>

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Code	Rating Base	Description
28250	S	Hunting Preserves -- Other than Not-For-Profit -- Including Products/Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments. Rate the following separately: skeet or trap ranges, rifle ranges, guides or outfitters.
28255	S	Hunting Preserves -- Not-For-Profit only -- Including Products/Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments. Rate the following separately: skeet or trap ranges, rifle ranges, guides or outfitters.

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Code	Rating Base	Description
20040	S	<p>Ice Cream Stores</p> <p>Coverage applies to bodily injury or property damage arising out of the products hazard whether such bodily injury or property damage occurs on the insured's premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition). To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
46650	S	<p>Ice Retailers and Wholesalers -- Including Products/Completed Work</p>
28260	S	<p>Ice Skating Rinks -- Including Products/ Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
62135	S	<p>Importers</p> <p>Rate Premises/Operations coverage importers on the basis of the wholesaler class. Rate Products/ Completed Work coverage importers on the basis of being the manufacturer of the products being imported.</p> <p>This does not apply to an insured that operates his business on a commission only basis and who does not take physical possession or title of the imported goods. Rate these risks as Manufacturers Representatives. (Code 28275)</p>
23175	AD	<p>Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes athletic or sports contest in buildings. Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
23180	AD	<p>Indoor Exhibitions -- Including athletic or sports contests -- In buildings -- Other than Not-For- Profit -- Including Products/Completed Work</p> <p>This includes athletic or sports contest in buildings.</p>

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Code	Rating Base	Description
		Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.
40393	S	Ink Manufacturing
39025	S	Inner Tubes Manufacturing
35095	P	Inspection and Appraisal Companies -- Inspecting for insurance or valuation purposes -- Including Products/Completed Work
		Coverage for professional services is excluded. Attach endorsement GL 0966, Exclusion -- Inspection, Appraisal, and Survey Companies.
39030	S	Instrument -- Manufacturing -- Control
39035	S	Instrument Manufacturing -- Analytical, calibrating, measuring, testing, or recording
39040	S	Instrument Manufacturing -- NOC
		This includes medical, dental, hospital or surgical instruments manufacturing, excluding equipment and diagnostic or treatment machines or devices.
39045	S	Insulating Material Manufacturing -- Mineral
		This includes fiberglass, rock wool, and similar materials.
39050	S	Insulating Material Manufacturing -- Organic
		This includes insulating material made with cellulose, rags, or wood.
40395	S	Insulating Material Manufacturing -- Plastic -- For application in a solid state
40397	S	Insulating Material Manufacturing - Plastic- NOC
32638	P	Insulation Work -- Mineral
		This applies to the installation of acoustical or insulating material in buildings or building walls.
		This applies only to work performed separately from other construction.

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Code	Rating Base	Description
32641	P	<p>Insulation Work -- Organic or plastic in solid state</p> <p>This applies to the installation of acoustical or insulating material in buildings or building walls.</p> <p>This applies only to work performed separately from other construction.</p>
32644	P	<p>Insulation Work -- Plastic -- NOC</p> <p>This applies to the installation of acoustical or insulating material in buildings or building walls.</p> <p>This applies only to work performed separately from other construction.</p>
27545	A	<p>Insurance Agent Offices -- Including Products/ Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL-871/GL 0871, Exclusion -- Insurance and Related Operations.</p>
31540	P	<p>Interior Decorating -- NOC</p> <p>This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.</p>
21415	S	<p>Internet Auctions --Including Products/Completed Work</p> <p>This applies to facilitators of the sale of goods or products that do not take possession or title of any goods or products. Sales transactions are completed directly with the seller or a third party.</p> <p>Rate the following separately: on-line stores (use classification code 21395)</p>
90970	S	<p>Internet Access Providers-- Including Products/Completed Work</p> <p>This applies to risks that only provide Internet access to customers. For risks that provide various other services in addition to Internet access, rate as Internet Service Providers.</p> <p>Professional services are excluded. Attach endorsement GL 0121, Exclusion -- Internet Service Providers and Internet Access Providers Errors and Omissions.</p>

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Code	Rating Base	Description
21395	S	Internet Retailers This applies only to retail operations conducted exclusively over the Internet.
90975	S	Internet Service Providers -- Including Products/ Completed Work This applies to risks that provide a variety of services to customers, including Internet access. Professional services are excluded. Attach endorsement GL 0121, Exclusion -- Internet Service Providers and Internet Access Providers Errors and Omissions.
32647	P	Irrigation or Drainage System Construction This includes pile driving or dredging. Rate the following separately: tunneling, dam, or sewer construction.
62140	P	Irrigation Works Operations -- Including Products/Completed Work Rate the following separately: construction of irrigation systems.

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Code	Rating Base	Description
32650	P	Janitorial Services -- Including Products/ Completed Work This does not include service and repair of elevators and fumigating. Rate the following separately: window cleaning and painting for locations where the service does not have janitorial responsibilities.
22575	S	Janitors Supplies -- Retail or wholesale
35100	P	Jetty or Breakwater Construction Rate the following separately: blasting.
21220	S	Jewelry -- Retail or wholesale -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
36120	S	Jewelry Manufacturing
22040	S	Juices and Syrups -- Wholesale This does not apply to milk products. This does not include bottling, canning or filling of containers.
35650	S	Junk Dealers Rate the following separately: wrecking or salvaging.

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Code	Rating Base	Description
27550	K	Kennels -- Breeding, boarding, or sales -- Including Products/Completed Work Premium is based on each compartment used for housing an animal.

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Code	Rating Base	Description
27095	A	<p>Labor Union Offices - Including Products/ Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
62145	P	<p>Laboratories -- Research, development, testing -- Other than Not-For-Profit -- NPD</p> <p>Rate the following separately: analytical chemists, medical laboratories, and medical x-ray laboratories.</p> <p>Include the payroll of laboratory and outside employees.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.</p>
62150	P	<p>Laboratories -- Research, development, testing -- Not-For-Profit only-- NPD</p> <p>Rate the following separately: analytical chemists, medical laboratories, and medical x-ray laboratories.</p> <p>Include the payroll of laboratory and outside employees.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0852, Exclusion -- Errors and Omissions - Testing or Consulting.</p>
39055	S	<p>Ladder Manufacturing -- Other than wood -- NOC</p> <p>This includes stepladders and stools.</p>
39060	S	<p>Ladder Manufacturing -- Wood</p> <p>This includes stepladders and stools.</p>
28265	FC	<p>Lakes or Reservoirs -- Existence hazard only -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>Premiums are fully earned at inception.</p>
28270	FC	<p>Lakes or Reservoirs -- Existence hazard only -- Other than Not-For-Profit -- Including Products/ Completed Work</p> <p>Premiums are fully earned at inception.</p>

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Code	Rating Base	Description
39065	S	Lamp Shade Manufacturing
39070	S	Lamps or Lanterns Manufacturing -- Electric
39075	S	Lamps or Lanterns Manufacturing -- NOC
31545	P	Landscape Gardening -- Including Products/ Completed Work Rate the following separately: excavation.
20045	S	Large Grocery Stores This includes each store where the total annual sales are at least \$500,000 and where the total area is at least 3000 square feet.
21225	S	Laundries -- Not automobiles -- Including Products/Completed Work To provide coverage for property damage to laundry or dry cleaning in the care, custody, or control of the insured, Attach endorsement GL-897/GL 0897, Laundry or Dry Cleaning.
21540	S	Laundries and Dry Cleaners -- Self-Service -- Including Products/Completed Work Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.
46655	S	Laundries and Dry Cleaning Plants -- Including Products/Completed Work To provide coverage for property damage to laundry or dry cleaning in the care, custody, or control of the insured, Attach endorsement GL-897/GL 0897, Laundry or Dry Cleaning. Rate the following separately: laundry and dry cleaning receiving stations, self-service laundry establishments, and laundries using only household type power machinery.

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Code	Rating Base	Description
1545	S	<p>Laundry and Dry Cleaning Receiving Station -- Including Products/Completed Work</p> <p>This includes only stations with no laundry, dry cleaning, or pressing equipment on the premises.</p> <p>This includes dyeing operations.</p> <p>Coverage for property damage to laundry or dry cleaning is excluded. Attach endorsement GL-238/GL 0238, Exclusion -- Property Damage to Laundry and Dry Cleaning.</p>
31550	P	<p>Lawn Care Services -- Including Products/ Completed Work</p> <p>This includes coverage for incidental application of over the counter herbicides or pesticides.</p> <p>This does not apply to insureds applying herbicides or pesticides if an applicator license or permit is required. Attach endorsement GL 0983, Lawn Care Services.</p>
27100	A	<p>Lawyers Offices -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
27105	A	<p>Lawyers Offices -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Coverage for personal injury liability and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
40399	S	Lead Manufacturing -- Red or white
40401	S	<p>Lead Works -- Sheet, pipe or shot</p> <p>This includes concentration or amalgamation, and the manufacturing of artificial abrasives, carbon, or graphite.</p>
40403	S	<p>Lead, Ore, Zinc Works and Metal Smelting or Refining -- NOC</p> <p>This includes concentration or amalgamation, and the manufacturing of artificial abrasives, carbon, or graphite.</p>

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Code	Rating Base	Description
40405	S	Lead, Paint, Varnish, Shellac, Lacquer, Painting Manufacturing - - NOC
39080	S	Leather Goods Manufacturing -- NOC
27110	A	Libraries -- Including Products/Completed Work Rate the following separately: public restaurants operated by the insured.
39085	S	Light Bulb or Tubes Manufacturing
39090	S	Lighting Fixtures Manufacturing -- NOC
39095	S	Lime Manufacturing This includes quarrying.
22045	S	Liquor and Wine Stores This does not include bottling.
36125	S	Liquor Manufacturing This includes grain alcohol manufacturing, warehousing, blending, rectifying, or bottling. Rate the following separately: beer, ale, malt liquor, and wine.
35655	S	Livestock Dealers or Commission Merchants This applies to risks not taking physical possession of livestock during transfer. This does not include farms, ranches, sales companies, or sales stables.
35660	S	Livestock Sales Companies This includes auctions and sales stables. This applies to risks which take physical possession of livestock during transfer.

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21230	S	Locksmiths This includes retail operations.
32653	P	Logging and Lumbering Operations -- Including Products/Completed Work This includes construction, maintenance, operation, and extension of logging railroads, construction of service roads in connection with logging and lumbering, and the ownership, operation, and use of teams. Rate the following separately: saw or planing mill operations. Coverage is excluded for property damage due to fire or property damage, however caused, to any vehicle while being loaded or unloaded. Attach endorsement GL-208/GL 0208, Exclusion -- Logging and Lumbering Operations.
40407	S	Lubricants Manufacturing -- Grease This includes grease or oil mixing or blending. This does not include petroleum refining.
35665	S	Lumberyards Millwork dealers are qualified for this class if they are concerned only with the buying or selling of finished goods, including incidental assembling, glazing or manufacturing. This class also includes tie, post or pole yards, including preserving. This does not include second hand materials for lumber yards. This does not include ladders, scaffolds or installation work. Rate the following separately: building material dealers and home improvement stores.

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Code	Rating Base	Description
35670	S	<p>Machinery and Equipment Dealers -- Yard or garden type</p> <p>This includes sales and service of lawnmowers, rototillers, etc.</p>
62155	S	<p>Machinery or Equipment Dealers -- Construction or industrial -- Mobile</p> <p>Rate the following separately: installation, service or repair.</p>
35105	P	<p>Machine Shops -- NOC</p> <p>This is for risks manufacturing items to customer specifications. Usually these items become a part of the finished product of the customer. This class is used when no other classification is appropriate.</p>
31185	P	<p>Machinery or Equipment -- Industrial -- Installation, servicing, or repair</p> <p>NPD when millwright work is performed on premises of the insured.</p> <p>Rate the following separately: risks involved only in rigging operations; installation, service or repair of office machinery or appliances; installation, service or repair of farm machinery.</p>
31190	P	<p>Machinery or Equipment -- Installation, servicing, or repair -- NOC</p> <p>NPD when millwright work is performed on premises of the insured.</p> <p>Rate the following separately: installation service and repair of office machinery and appliances, and farm machinery.</p>
62160	P	<p>Machinery or Equipment -- Farm -- Installation, servicing, repair, or erection</p> <p>NPD when millwright work is performed on premises of the insured.</p>
35675	S	<p>Machinery or Equipment Dealers -- NOC</p> <p>This does not include erection or demonstration away from the insured's premises.</p> <p>Rate the following separately: installation, service or repair.</p>

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62165	S	Machinery or Equipment Dealers -- Farm Rate the following separately: installation, service or repair, and leasing of machinery or equipment.
40409	S	Machinery or Machinery Parts Manufacturing -- Construction, mining, or materials handling type
40411	S	Machinery or Machinery Parts Manufacturing -- Farm type
40413	S	Machinery or Machinery Parts Manufacturing -- Industrial type
40415	S	Machinery or Machinery Parts Manufacturing -- Metalworking
40417	S	Machinery or Machinery Parts Manufacturing -- NOC
46660	S	Mail Box or Packaging Stores -- Including Products/Completed Work Rate the following separately: shipping operations. This includes incidental sales of mailing materials, faxing and copying.
21410	S	Mail Order or Online Drugstores This applies to pharmacists who conduct business exclusively over the Internet and/or by mail order. Coverage for professional services is included when products coverage applies. Attach endorsement GL 0129 Pharmacists' Professional Liability Coverage. If coverage for professional services and products is not provided, Attach endorsement GL 0125, Exclusion -- Products and Pharmacist Professional Liability.
21235	S	Mail Order Houses Rate the following separately: catalog and premium coupon redemption stores.
27555	S	Mailing or Addressing Companies -- Including Products/Completed Work

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Code	Rating Base	Description
62170	S	Manufacturers -- NOC This class is used only when the risk cannot be assigned to another appropriate class.
28275	S	Manufacturer's Representatives This includes the insured's office. Rate the following separately: risks that have storage or warehouse facilities.
32656	P	Marble or Stone Setting -- Interior construction only Rate exterior construction work as masonry. This includes incidental exterior work.
35110	P	Marine Appraisers or Surveyors -- Including Products/Completed Work Coverage for professional services is excluded. Attach endorsement GL 0966, Exclusion -- Inspection, Appraisal, and Survey Companies.
28280	S	Markets -- Not open air (lessor's risk only) -- Not-For-Profit only -- Including Products/ Completed Work
28285	S	Markets -- Not open air (lessor's risk only) -- Other than Not-For-Profit -- Including Products/Completed Work
21550	S	Markets -- Open air (lessor's risk only) -- Not-For-Profit only -- Including Products/ Completed Work
21555	S	Markets -- Open air (lessor's risk only) -- Other than Not-For-Profit -- Including Products/ Completed Work
35115	P	Masonry
36130	S	Match Manufacturing Rate the following separately: logging and lumbering.
39100	S	Mattress or Box Spring Manufacturing This includes the manufacturing of mattresses, springs and pillows, cushions and quilts.

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Code	Rating Base	Description
24545	A	Mausoleums -- Not-For-Profit only -- Including Products/Completed Work This includes mausoleums located in cemeteries or operated by cemetery companies. Coverage for professional services is excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.
24550	A	Mausoleums -- Other than Not-For-Profit -- Including Products/Completed Work This includes mausoleums located in cemeteries or operated by cemetery companies. Coverage for professional services is excluded. Attach endorsement GL 0955, Exclusion -- Funeral Services.
39105	S	Meat, Fish, Poultry, Seafood -- Curing Rate the following separately: packing houses. This includes sorting, shucking, washing, or packing.
39110	S	Meat, Fish, Poultry, Seafood Processing -- In airtight containers This includes Packing Houses. This does not apply to products packed in paper or plastic unless vacuum packed. This includes ground meat.
39115	S	Meat, Fish, Poultry, Seafood Processing -- Not in airtight containers This includes Packing Houses. This includes ground meat.
20050	S	Meat, Fish, Sea Food, or Poultry -- Retail

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Code	Rating Base	Description
39505	S	<p>Media Manufacturing -- Blank</p> <p>This includes audio-visual materials such as recordable CDs, DVDs and other similar materials.</p> <p>Rate the following separately: Film manufacturing should be classified and rated as Photographic Supplies Manufacturing.</p>
27115	A	<p>Medical Offices -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0847, Exclusion -- Health or Cosmetic Services.</p>
39120	S	<p>Medical, Dental, Hospital, or Surgical Diagnostic or Treatment Machines or Devices Manufacturing</p> <p>This includes x-ray machines, E.K.G. machines, kidney machines, monitoring devices and cardiac defibrillators.</p>
39125	S	<p>Medical, Dental, Hospital, or Surgical Equipment or Supplies Manufacturing -- Nonexpendable</p> <p>This includes hospital beds, x-ray film viewers, traction apparatus, and medication carts.</p>
39130	S	<p>Medical, Dental, Hospital, or Surgical Equipment or Supplies Manufacturing -- Expendable</p> <p>This includes rubber gloves, plastic sheeting, sutures and splints.</p>
39135	S	<p>Medical, Dental, Hospital, or Surgical Instruments Manufacturing</p> <p>This includes items such as forceps, bronchoscopes, stethoscopes and hemostats.</p>
28290	S	<p>Medical, Hospital and Surgical Equipment and Supplies -- Rented to others -- Including Products/Completed Work</p> <p>This includes oxygen gases.</p>
21240	S	<p>Medical, Hospital, and Surgical Supply Stores</p> <p>Rate the following separately: rental of equipment.</p>

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Code	Rating Base	Description
32659	P	Metal Ceiling or Wall Covering Installation This includes shop. Rate the following separately: dry wall or wallboard installation. This does not apply to plastering.
35680	S	Metal Retail or Wholesale -- Nonstructural Rate the following separately: junk dealers and iron and steel scrap dealers.
35685	S	Metal Retail or Wholesale -- Structural Rate the following separately: junk dealers and iron and steel scrap dealers.
32662	P	Metal Erection -- Decorative or artistic This includes shop operations in connection with metal work installed or erected by the insured.
35120	P	Metal Erection -- Frame structures iron work on outside of buildings This includes erecting or repairing balconies, fire escapes, railings and staircases. Rate the following separately: shop operations. This does not apply to bridge construction.
35125	P	Metal Erection -- In the construction of dwellings not exceeding 2 stories in height Rate the following separately: shop operations. This does not apply to bridge construction.
32665	P	Metal Erection -- Non-structural Rate the following separately: shop operations.

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Code	Rating Base	Description
32668	P	<p>Metal Erection -- Steel lock gates, gasholders, stand pipes, water towers, smokestacks, tanks, silos, prison cells, fire, or burglarproof vaults</p> <p>Rate the following separately: shop operations.</p>
35130	P	<p>Metal Erection -- Structural</p> <p>Rate the following separately: bridge erection and shop operations.</p>
39140	S	<p>Metal Extraction or Refining -- NOC</p> <p>Rate the following separately: mining or quarrying.</p> <p>This includes concentration or amalgamation, and manufacturing of artificial abrasives, carbon or graphite. Also included is the incidental manufacturing of tin or tin compounds.</p> <p>This includes rolling mill operations when done in conjunction with metal extraction or refining.</p>
39145	S	<p>Metal Foil Manufacturing</p> <p>This does not include gold leaf manufacturing.</p>
40419	S	Metal Goods Manufacturing -- NOC
40421	S	Metal Goods Manufacturing -- Stamping -- Not signs
40423	S	<p>Metal Heat Processing</p> <p>This includes hardening or tempering metals.</p> <p>Rate the following separately: fabricated metal products.</p>
35690	S	<p>Metal Scrap Dealers</p> <p>Rate the following separately: wrecking and salvage operations.</p>
39150	S	<p>Metal Works-shop-decorative or artistic</p> <p>This includes the manufacturing, fabricating, or assembling of decorative brass, bronze, or iron work. Incidental installation is also included.</p>

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Code	Rating Base	Description
40425	S	Metal Works -- Shop -- Load bearing This includes fabricating, assembling, or manufacturing structural iron or steel. Rate the following separately: blast furnace or converter operation, casting of steel or rolling mills, installation and erection.
40427	S	Metal Works -- Shop -- Not load bearing This includes fabricating, assembling or manufacture of non-structural iron or steel; ornamental, brass, bronze or iron work. Rate the following separately: blast furnace or converter operation; casting of steel or rolling mills; manufacturing of window frames, molding, and trim; erection and installation.
40429	S	Metals -- Extraction or refining of ferrous metal -- Blast furnace or other pyrometallurgical processes This includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Rolling mill operations are also included when done in conjunction with metal extraction or refining. Rate the following separately: mining, slag excavation, quarrying, coke manufacturing, or the erection of furnaces.
40431	S	Metals -- Extraction or refining of nonferrous metals -- Blast furnace or other pyrometallurgical processes This includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Rolling mill operations are also included when done in conjunction with metal extraction or refining. Rate the following separately: mining, slag excavation, quarrying, coke manufacturing, or the erection of furnaces.
40433	S	Metals -- Extraction or refining -- Chemical processes No fabricated metal products manufactured. This includes rolling mill operations when done in conjunction with metal extraction or refining.

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Code	Rating Base	Description
40435	S	Metals -- Extraction or refining -- Electrometallurgical processes No fabricated metal products manufactured. This includes rolling mill operations when done in conjunction with metal extraction or refining.
39155	S	Mica Goods Manufacturing Rate the following separately: mining.
39160	S	Milk Depots or Dealers If the policy provides products coverage, then coverage is provided for bodily injury or property damage that arises from the delivery of a liquid product into the wrong receptacle or to the wrong address or the mistaken delivery of one liquid product for another, if the bodily injury or property damage occurs after the delivery has been completed. Attach endorsement GL 0952, Misdelivery of Liquid Products Coverage. This includes milk processing conducted on the same premises. This does not include operations in connection with a dairy or general farm.
39165	S	Milk Processing
23185	S	Miniature Golf Courses -- Including Products/ Completed Work
35135	P	Mining -- NOC This includes mine hoists. These rates apply to the total payroll of all employees engaged in mining operations and contemplate coverage for mining hazards only. Gold dredging, quarries, and surface mining to be separately rated.

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Code	Rating Base	Description
32671	P	<p>Mining -- Surface</p> <p>This does not include canal, sewer, or cellar excavation or underground mining.</p> <p>Rate the following separately: gold dredging, clay or shale digging, sand or gravel digging, quarrying.</p> <p>This includes the operation of crushers and construction of service roads.</p> <p>These rates apply to the total payroll of all employees engaged in mining and contemplate coverage for mining hazards only.</p>
40437	S	<p>Mobile Home Manufacturing</p> <p>Rate the following separately: camper trailers, camper bodies, self powered camping vehicles manufacturing.</p>
24035	S	<p>Mobile Home Parks or Courts -- NOC -- Including Products/Completed Work</p> <p>Rate the following separately: motorboats/sailboats, outboard motors, restaurants, saddle animals, swimming pools/bathing beaches, campgrounds.</p> <p>Attach endorsement GL-885/GL 0885, Mobile Home Parks or Courts -- Automobile.</p>
35695	S	Mobile Home Sales Agencies
27120	E	Model Homes -- Including Products/Completed Work
40439	S	<p>Modular Units Manufacturing</p> <p>This does not include erection.</p>
32674	P	<p>Motion Picture Developing, Printing, and Subsequent Operations -- Including Products/ Completed Work</p> <p>Rate the following separately: product marketing through film exchanges.</p>

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Code	Rating Base	Description
32677	P	Motion Picture Film Exchange -- Away from studios -- Including Products/Completed Work This includes projection rooms. This includes the payroll of clerical.
32680	P	Motion Picture Production -- All operations up to development of negatives -- Including Products/ Completed Work
39170	S	Motorcycle, Moped, or Motor Scooter Manufacturing This includes assembly.
27560	AD	Movie Theaters -- Including Products/Completed Work
27125	A	Museums -- Not-For-Profit only -- Including Products/Completed Work Rate the following separately: restaurants and gift shops.
27130	A	Museums -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: restaurants and gift shops.
21245	S	Music Stores -- Pre-recorded This includes incidental rental and sales of music and audio equipment. Rate the following separately: stores whose primary function is sales of musical instruments, audio equipment and video sales or rental.
39175	S	Musical Instrument Manufacturing -- NOC This includes organ, piano, or piano case manufacturing, assembling, finishing, or installation. Rate the following separately: electrical amplifying equipment.
21250	S	Musical Instrument Stores This includes incidental music lessons.
39180	S	Musical Products Manufacturing -- Pre-recorded Rate the following separately: recording studios.

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Code	Rating Base	Description
21255	S	<p>Nail Salons</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>This does not apply to nail services offered in conjunction with beauty salons. Those services are included in the beauty salon operations and should not be separately rated.</p>
39185	S	Nails or Spikes Manufacturing
36135	S	Needles, Pins, or Tack Manufacturing
39190	S	Net Manufacturing -- Other than safety nets -- NOC
40441	S	Net Manufacturing -- Safety nets
21260	S	News Stands
46665	S	Newspaper or Magazine Wholesalers -- Including Products/Completed Work
21265	S	<p>Nightclubs, Cabarets and Comedy Clubs -- Including Products/Completed Work</p> <p>Rate the following separately: dance halls, taverns, restaurants.</p>
46670	S	<p>Nursery -- Garden -- Including Products/ Completed Work</p> <p>Rate the following separately: landscape gardening.</p>

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Code	Rating Base	Description
31195	P	Office Machines Installation, Inspection, Adjustment or Repair -- NOC -- Including Products/Completed Work This includes shop operations.
39195	S	Office Machines Manufacturing This includes adding, calculating, computing, photocopying, and typewriting machines. Rate the following separately: computer manufacturing.
62175	P	Oil or Gas Lease Operations -- Natural gas -- Within the limits of any town or city on the right- of way of any railroad, or in any ocean, gulf or bay -- Including Products/Completed Work This includes salt water disposal operations. Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment. Rate the following separately: pipe line construction, tank building, oil rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells, well shooting, gasoline recovery, topping operations, and oil still erecting or repair. Coverage for property damage arising out of the saline substance contamination hazard is excluded. Attach endorsement GL 0967, Exclusion -- Saline Substances Contamination. Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.

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Code	Rating Base	Description
62180	P	<p>Oil or Gas Lease Operations -- Natural gas -- Including Products/Completed Work</p> <p>This includes salt water disposal operations.</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Rate the following separately: pipe line construction, tank building, oil rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells, well shooting, gasoline recovery, topping operations, and oil still erecting or repair.</p> <p>Coverage for property damage arising out of the saline substance contamination hazard is excluded. Attach endorsement GL 0967, Exclusion -- Saline Substances Contamination.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35140	P	<p>Oil or Gas Lease Work by Contractors -- Not Lease Operation</p> <p>This includes land clearing; building of lease roads, slush pits, levees, or fire walls; setting up water and flow lines; lease beautification; installing of central pumping units; and salt water disposal operations.</p> <p>Rate the following separately: cementing, cleaning and swabbing of wells, rig or derrick erection or dismantling, drilling, well shooting, installation or recovery of casing, acidizing, tank building, and pipe line construction.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35700	S	<p>Oil or Gas Well Supplies or Equipment Dealers -- Secondhand</p> <p>This includes incidental repair or reconditioning.</p> <p>This does not include the collecting or handling of scrap iron or steel.</p>

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Code	Rating Base	Description
35145	P	<p>Oil or Gas Wells -- Instrument logging or survey work in wells</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>NPD with Code 35170, Oil or Gas Wells -- Drilling or redrilling, installation, or recovery of casing.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35150	P	<p>Oil or Gas Wells -- Perforating of casing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35155	P	<p>Oil or Gas Wells -- Acidizing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35160	P	<p>Oil or Gas Wells -- Cementing</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>NPD with Code 35170, Oil or Gas Wells -- Drilling or redrilling, installation, or recovery of casing.</p> <p>This applies to operations by owners, operators, or contractors.</p>
35165	P	<p>Oil or Gas Wells -- Cleaning or swabbing by contractors</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>

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Code	Rating Base	Description
62185	P	<p>Oil or Gas Wells -- Cleaning or swabbing by contractors -- In town</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
35170	P	<p>Oil or Gas Wells -- Drilling or redrilling, installation or recovery of casing</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>
62190	P	<p>Oil or Gas Wells -- Drilling or redrilling, installation or recovery of casing -- Within the limits or any town or city, on the right-of-way of any railroad, or in the ocean, gulf or bay</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>
35175	P	<p>Oil or Gas Wells -- Servicing by contractors -- NOC</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This includes salt water disposal operations.</p>

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Code	Rating Base	Description
62195	P	<p>Oil or Gas Wells -- Shooting</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>This applies to operations by owners, operators, or contractors.</p>
28295	none	<p>Oil or Gas Wells -- Non-operating working interest -- Including Products/Completed Work</p> <p>Coverage for property damage arising out of the underground resources and equipment hazard is excluded. Attach endorsement GL 0881, Exclusion -- Underground Resources and Equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p> <p>The basis of premium is no exposure (which means that exposure is not required for statistical reporting purposes).</p>
35705	S	<p>Oil Refineries</p> <p>This includes the refining of kerosene, gasoline, diesel, or jet fuel.</p> <p>Rate the following separately: oil producing.</p>
35180	P	<p>Oil Rig or Derrick Erecting or Dismantling -- Wood or Metal</p> <p>This includes construction of foundation, structures, or installation of equipment.</p> <p>Attach endorsement GL 0968, Exclusion -- Oil or Gas Producing Operations.</p>
31200	P	<p>Oil Still Erection and Repair</p> <p>This includes erection and repair of oil stills and incidental structures.</p> <p>Rate the following separately: chimney construction and pile driving.</p>

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Code	Rating Base	Description
39200	S	<p>Optical Good Manufacturing</p> <p>This includes the manufacturing of binoculars, telescopes, microscopes, and magnifying glasses.</p> <p>Rate the following separately: contact lens, eye glass lens, and photographic lens manufacturing.</p>
21270	S	<p>Optical Goods Stores</p> <p>Coverage for professional services may be included. Attach endorsement GL 0124 Optical and Hearing Aid Establishments.</p> <p>If coverage for professional services and products is not provided, Attach endorsement GL 0964, Exclusion -- Products and Professional Services (Optical and Hearing Aid Establishments).</p>
32683	P	<p>Orchards and Vineyards -- By contractors -- Including Products/Completed Work</p> <p>This includes cultivating, dusting, fumigating, irrigating, planting, pruning, spraying, or trimming. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.</p> <p>Rate operations performed by independent contractors at a given location involving only cultivation work (including irrigation) as Code 32590 -- Farm Machinery Operations -- By contractors.</p> <p>Rate operations performed by independent contractors at a given location involving spraying and fumigating work only as Code 31600 -- Tree Pruning, Dusting, Spraying, Repairing, Trimming, or Fumigating.</p> <p>Rate the following separately: fruit picking and packing.</p>
39205	S	<p>Orthopedic, Ambulation, or Prosthetic Devices Manufacturing</p>
23190	S	<p>Outdoor Carnivals -- Sponsor's risk -- Not-For- Profit only -- Including Products/Completed Work</p> <p>Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).</p>

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Code	Rating Base	Description
23195	S	Outdoor Carnivals -- Sponsor's risk -- Other than Not-For-Profit -- Including Products/Completed Work Attach endorsement GL-855/GL 0855, Exclusion -- Specified Hazards (Carnivals, Circuses and Fairs).
27565	AD	Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers not provided by the insured -- NOC -- Including Products/Completed Work This does not include colleges or schools. Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.
27570	AD	Outdoor Exhibitions -- In stadiums or on premises having grandstands or bleachers not erected by or for the insured -- Ushers provided by the insured -- NOC -- Including Products/ Completed Work Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.

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Code	Rating Base	Description
39210	S	<p>Packing Houses</p> <p>Rate the following separately: stockyards and rendering works.</p> <p>This includes ground meat.</p>
32686	P	<p>Painting -- Ship hulls</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p>
32689	P	<p>Painting -- Shop only</p> <p>NPD in manufacturing plants or with other painting classifications.</p>
35185	P	<p>Painting -- Steel structures or bridges</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting of oil or gasoline tanks.</p>
35190	P	<p>Painting -- Exterior -- Building or structures -- Exceeding 3 stories in height -- NOC</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting ship hulls, steel structures, or bridges.</p>
32692	P	<p>Painting -- Exterior -- Buildings or structures -- 3 stories or less in height -- NOC</p> <p>For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.</p> <p>Rate the following separately: painting ship hulls, steel structures, or bridges.</p>

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Code	Rating Base	Description
31555	P	Painting -- Interior -- Buildings For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.
31560	P	Painting -- Oil or gasoline tanks For spray painting operations, a \$250 per claim Property Damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible.
21275	S	Painting or Wallpaper Supplies Stores
21280	S	Painting, Picture, or Frame Stores This includes stores selling prints, posters, reproductions, paintings, photographs, frames, and the on-premises assembly of frames by employees.
40443	S	Paper Coating or Finishing This includes corrugating, creping, laminating, oiling, paraffining, parchmentizing or waxing. Rate the following separately: paper manufacturing.
40445	S	Paper Goods Manufacturing -- NOC Rate the following separately: manufacturing of paper and corrugated containers.
40447	S	Paper Manufacturing This includes bristol, card, fiber, leather, paper, or straw board.
22580	S	Paper Products Wholesalers
35710	S	Paper, Rag, or Rubber Stock Retailers and Wholesalers -- Secondhand Rate laundry operations performed by wiping cloth or rag dealers as Code 21225, Laundries -- Not automobiles.

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Code	Rating Base	Description
31565	P	Paperhanging
39215	S	Parachute Manufacturing
28300	E	Parades -- Including Products/Completed Work This does not include parades organized or sponsored by a governmental body.
27135	S	Parking -- Public -- Not open air -- Including Products/Completed Work Rate the following separately: the servicing of autos.
27140	S	Parking -- Public -- Open air -- Including Products/Completed Work Rate the following separately: the servicing of autos.
27145	A	Parking -- Public -- Shopping centers -- Maintained by insured (lessor's risk) -- Including Products/Completed Work To determine the exposure bases, include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot, and include any access roads to or from the parking area which are maintained by the insured. Exclude areas restricted to delivery, pick-up or truck parking.
27150	A	Parking -- Public -- Shopping centers -- Maintained by lessee (lessor's risk) -- Including Products/Completed Work To determine the exposure bases, include the total area of the public parking lot including lawns, dividers, malls, etc., within the outer boundaries of the lot, and include any access roads to or from the parking area which are maintained by the insured. This excludes areas restricted to delivery, pick-up or truck parking.
46675	A	Parking -- Private -- Including Products/ Completed Work
28305	E	Parks or Playgrounds -- Including Products/ Completed Work This does not apply to government owned parks or playgrounds.
40449	S	Pattern Manufacturing -- Metal This does not include the manufacturing of metal jigs, fixtures, or dies.

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Code	Rating Base	Description
40451	S	Pattern Manufacturing -- Other -- NOC
40453	S	Pattern Manufacturing -- Paper
27575	A	Penal Institutions -- Including Products/ Completed Work This includes correctional institutions, penitentiaries, prisons, and reformatories. Coverage for professional services is excluded. Attach endorsement GL 0847 Exclusion - Health or Cosmetic Services.
40455	S	Pencil, Pen, Crayon, or Chalk Manufacturing
39220	S	Pet Food Manufacturing Rate the following separately: feed manufacturing.
21285	S	Pet Grooming -- Including Products/Completed Work
21290	S	Pet Stores This includes incidental pet grooming and training.
21295	S	Pet Training -- Including Products/Completed Work
46680	S	Photo Finishing Labs -- Including Products/ Completed Work
46685	S	Photographers -- Including Products/ Completed Work This includes studio operations and the use of video cameras. Rate the following separately: aerial photography, motion picture production, camera stores, and photographic equipment stores.
39225	S	Photographic Equipment Manufacturing Rate the following separately: supply manufacturing or chemical manufacturing.
40457	S	Photographic Supplies Manufacturing This includes film and photographic paper. Rate the following separately: photographic equipment manufacturing or chemical manufacturing.

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Code	Rating Base	Description
31570	P	Piano Tuning -- Including Products/Completed Work
28310	E	Picnic Grounds -- Commercially operated -- Including Products/Completed Work Rate the following separately: boats, refreshment stands, and restaurants.
32695	P	Pile Driving -- NOC This includes timber wharf building. Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC.
32698	P	Pile Driving -- Sonic method only Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC. This applies when sonic method is the only pile driving method used by the insured..
32701	P	Pile Driving -- Building foundations only Rate the manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 35030 Concrete Construction -- NOC.
40459	S	Pipe or Tube Manufacturing -- Metal
32704	P	Pipeline Construction -- Gas This includes pile driving or dredging. Rate the following separately: tunneling.
32707	P	Pipeline Construction -- NOC This includes pile driving or dredging. Rate the following separately: tunneling.

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Code	Rating Base	Description
32710	P	Pipeline Construction -- Oil This includes pile driving or dredging. Rate the following separately: tunneling.
32713	P	Pipeline Construction -- Slurry -- Nonflammable mixtures This includes pile driving or dredging. Rate the following separately: tunneling.
35195	P	Pipelines -- Operations -- Oil -- Including Maintenance -- Including Products/Completed Work Rate the following separately: construction, operation of wells, oil refining.
62200	P	Pipelines -- Operation -- Other -- NOC -- Including Maintenance - Including Products/Completed Work Rate the following separately: construction of pipelines.
62205	P	Pipelines -- Slurry -- Non-flammable mixtures -- Operation -- Including maintenance -- Including Products/Completed Work This applies to pipelines used for the transmission of coal and waste matter. Rate the following separately: construction of pipelines.
36140	S	Pipes Manufacturing -- Tobacco This applies only to pipes used for smoking tobacco.
39230	S	Pipes or Tubes Manufacturing -- Plastic
32716	P	Plastering or Stucco Work
39235	S	Plastic Manufacturing -- Raw material This applies to powder, resin, or liquid manufacturing.
39240	S	Plastic or Rubber Goods Manufacturing -- Household -- NOC
39245	S	Plastic or Rubber Goods Manufacturing -- Other than household -- NOC

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Code	Rating Base	Description
22585	S	Plastic or Rubber Supply Goods Distributors
32719	P	Plumbing -- Commercial and Industrial <p>This includes shops and display rooms; incidental sales of fixtures and supplies used in connection with installation, service, or repair operations; the installation, service, or repair of sanitary gas, steam, hot water; pipe or other pipe fittings including building connections and gas or liquid fuel systems.</p> <p>Rate the following separately: heating units and liquefied petroleum gas systems and piping, sale of all appliances, fixtures, and supplies not used in connection with the installation, service, or repair operations.</p>
31205	P	Plumbing -- NOC (include water softening equipment) <p>This includes incidental plumbing and the incidental sales of fixtures and supplies used in connection with installation, service, or repair operations.</p> <p>Rate the following separately: sales of water softening chemicals and the sale of water softening equipment not used in connection with installation, service, or repair operations.</p>
32722	P	Plumbing -- Residential or Domestic <p>This includes shops and display rooms; incidental sales of fixtures and supplies used in connection with installation service or repair operations; the installation, service or repair of sanitary gas, steam, hot water; pipe or other pipe fittings including building connections and gas or liquid fuel systems.</p> <p>Rate the following separately: heating units and liquefied petroleum gas systems and piping, sale of all appliances, fixtures and supplies not used in connection with the installation, service, or repair operations.</p> <p>This applies to insureds whose principal operations are in connection with 1-4 family dwellings.</p>
39250	S	Plumbing Fixtures Manufacturing
22590	S	Plumbing Supplies and Fixtures Retail and Wholesale <p>This includes the sale of irrigation equipment.</p>

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Code	Rating Base	Description
39255	S	Plumbing Supplies Manufacturing -- NOC This includes the manufacturing of irrigation equipment. Rate the following separately: plumbing fixtures manufacturing.
40461	S	Plywood, Veneer, or Veneer Product Manufacturing -- NOC This includes log processing.
39260	S	Plywood, Veneer, or Veneer Product Manufacturing -- Without log processing
28315	E	Political Campaigns Headquarters or Offices -- Including Products/Completed Work This includes all premises and operations. Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.
62285	S	Portable Toilet Rentals --Including Products/Completed Work This includes servicing and maintenance, as well as the rental of portable sinks and showers and incidental sales of supplies, such as toilet paper, soap, and paper towels. Rate the following separately: portable toilet sales.
32725	P	Prefabricated Building Erection Rate the following separately: electric wiring, plumbing work, and heating or cooling systems installation.
39265	S	Prefabricated Buildings Manufacturing This does not include erection.
35715	S	Printers and Electrotypers Supplies -- Wholesalers

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Code	Rating Base	Description
46690	S	<p>Printing -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes playing cards manufacturing and lithographing.</p> <p>Rate the following separately: paper or cardboard manufacturing.</p> <p>This does not include retail stores.</p>
46695	S	<p>Printing -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes playing cards manufacturing and lithographing.</p> <p>Rate the following separately: paper or cardboard manufacturing.</p> <p>This does not include retail stores.</p>
35720	S	<p>Produce Dealers -- Buying, packing, or preparing for transit</p> <p>This includes the temporary use of stores or buildings. This does not include care of products during transit.</p>
28320	M	<p>Professional or Trade Associations -- No buildings or premises owned or leased except as offices -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>Rate the following separately: activities conducted by the insured in which the public is admitted for an admission charge.</p> <p>Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>

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Code	Rating Base	Description
28325	M	<p>Professional or Trade Associations -- No buildings or premises owned or leased except as offices -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes civic, fraternal, luncheon, service or social clubs which hire or rent premises only for specified days for meeting purposes.</p> <p>Rate the following separately: activities conducted by the insured in which the public is admitted for an admission charge.</p> <p>Coverage for personal and advertising injury liability is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>
46700	S	Publishers -- Books or magazines -- Not-For- Profit only -- Including Products/Completed Work
46705	S	Publishers -- Books or magazines -- Other than Not-For-Profit -- Including Products/Completed Work
46710	S	Publishers -- Newspapers -- Not-For-Profit only -- Including Products/Completed Work
46715	S	Publishers -- Newspapers -- Other than Not-For- Profit -- Including Products/Completed Work
39270	S	<p>Pulp Manufacturing</p> <p>Rate the following separately: logging or lumbering.</p>
39275	S	<p>Pump or Compressor Manufacturing</p> <p>Rate the following separately: professional or scientific instruments manufacturing.</p>

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Code	Rating Base	Description
32728	P	Quarries -- Including Products/Completed Work This does not include canal, sewer or cellar excavation, or underground mining. This includes the operation of stone crushers. Rate the following separately: gold dredging.

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Code	Rating Base	Description
28330	S	Race Tracks -- Motorized vehicles -- Lessor's risk -- Including Products/Completed Work
23200	S	<p>Race Tracks -- Motorized vehicles -- Operators -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
28335	AD	<p>Race Tracks -- Motorized vehicles -- Sponsor's risk -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
23205	S	<p>Race Tracks -- Operators -- NOC -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
28340	S	Racing -- Lessor's risk only -- NOC -- Including Products/Completed Work

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Code	Rating Base	Description
23210	C	<p>Racing -- Soap box derbies -- No spectator seating -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any athletic contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Refer derbies with spectator seating to the company.</p>
28345	AD	<p>Racing -- Sponsor's risk only -- NOC --Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any racing contests sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Rate the following separately: restaurants that are operated by the insured.</p>
32731	P	<p>Radio or Television Broadcasting Stations -- Not-For-Profit only -- Including Products/ Completed Work</p> <p>This includes the payroll of salespersons and clerical.</p>
32734	P	<p>Radio or Television Broadcasting Stations -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes the payroll of salespersons and clerical.</p>
31210	P	<p>Radio or Television Receiving Set Installation or Repair</p> <p>This includes erection of antennae.</p>
32737	P	<p>Railroad Construction -- NOC</p> <p>Rate the following separately: bridge building other than temporary bridges or trestles, tunneling, construction or work on elevated railroads, logging operations, or street railways, blasting.</p> <p>Attach endorsement GL 0969, Exclusion -- Rolling Stock -- Railroad Construction.</p>
39280	S	<p>Railroad Engine Manufacturing</p>

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Code	Rating Base	Description
62210	S	Railroad or Other Public Conveyance Cars Parts Manufacturing This includes parts used in engines and cars.
39285	S	Railroad/Public Conveyance Car Manufacturing
32740	P	Railroads -- Shop operation and maintenance -- Including Products/Completed Work This includes the payroll of all shop employees.
62215	P	Railroads -- Operation and maintenance -- With Bodily Injury passenger hazard -- Including Products/Completed Work
62220	P	Railroads -- Operation and maintenance -- Without BI passenger hazard -- Including Products/Completed Work Bodily injury to railroad passengers is excluded. Attach endorsement GL 0970, Exclusion -- Bodily Injury to Railroad Passengers.
39290	S	Razor or Razor Blades Manufacturing This does not apply to powered goods manufacturing.
46720	P	Real Estate Agents -- Including Products/ Completed Work This includes the rental or sale property listed with the insured and advertising signs. Include the payroll of clerical and salespersons when computing the premium. Rate the following separately: premises which are owned, operated, or managed by, or in the care, custody, or control the insured for purposes other than for use mainly as the named insured's business offices and the rental of offices in buildings managed by the insured. If, however, the insured does not elect to cover the exposures of the separately rated classifications, Attach endorsement GL-126/ GL 0126, Real Estate Agents.

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Code	Rating Base	Description
28350	AC	Real Estate Development Property -- Including Products/Completed Work This applies to the maintenance and existence of land being developed. Development includes site preparation and construction activities. Rate the following separately: construction operations; subcontracted operations; model homes; vacant buildings; vacant land not being developed.
28355	S	Real Estate Property Managed -- Including Products/Completed Work This includes property managed by real estate agents or property managers. This does not include properties listed for sale or rent but not owned, managed or rented to the insured. Premises used mainly as the named insured's business offices should be separately classified and rated as Real Estate Agents (46720). Include only the receipts from premises managed by the insured when computing the premium. When this classification is selected, excess coverage applies over any other valid or collectible insurance. Attach endorsement GL-877/GL 0877 Exclusion -- Real Property You Manage.
28360	A	Recording Studios -- Including Products/ Completed Work This includes sound editing. Rate the following separately: motion picture studios.
35725	S	Recreational Vehicle Dealers This includes selling vehicles such as motorcycles, mopeds, scooters, snowmobiles, and all terrain vehicles. Rate the following separately: boats, campers and travel trailers, mobile homes and automobiles.

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Code	Rating Base	Description
28365	S	<p>Recycling Collection Centers -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes pickup for recycling purposes. This does not include the collection of oil for recycling.</p> <p>Rate the following separately: garbage, ash and refuse collection, actual recycling operations, reduction, rendering or fertilizer plants.</p>
28370	S	<p>Recycling Collection Centers -- Other than Not- For-Profit -- Including Products/Completed Work</p> <p>This includes pickup for recycling purposes. This does not include the collection of oil for recycling.</p> <p>Rate the following separately: garbage, ash and refuse collection, actual recycling operations, reduction, rendering or fertilizer plants.</p>
22595	S	<p>Refrigeration Equipment -- Retail and wholesale only -- Commercial</p> <p>This includes ducts and piping.</p> <p>Rate the following separately: installation, service, or repair, sales of air conditioning equipment.</p>
40463	S	<p>Refrigeration Equipment Manufacturing</p> <p>Rate the following separately: combined heating and air conditioning equipment manufacturing.</p> <p>Rate the following separately: installation, servicing or repair.</p> <p>This includes ducts and piping.</p>
31215	P	<p>Refrigeration Systems or Equipment -- Retailers and wholesalers and installation, service, or repair -- Commercial</p> <p>This includes risks involved in sales and installation, servicing or repair of refrigeration systems or equipment only. This includes sales and installation of ducts and piping along with shop and display rooms.</p>

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Code	Rating Base	Description
		<p>This does not include stores engaged in the sale of household type appliances. This does not include installation, servicing or repair of liquefied petroleum gas systems, piping or customer's equipment by liquefied petroleum gas distributors.</p> <p>Rate the following separately: sale or cost of equipment.</p>
39295	S	<p>Rendering Works -- NOC</p> <p>Rate the following separately: packing houses.</p>
32743	P	<p>Renovating -- Outside surfaces of buildings -- Including Products/Completed Work</p>
21560	S	<p>Rental -- Water softening equipment -- Including Products/Completed Work</p> <p>Rate the following separately: installation, service, or repair.</p>
28375	S	<p>Rental Stores -- Machinery or equipment -- Rented to other on long-term basis -- Including Products/Completed Work</p> <p>Rate the following separately: goods sold and contractors equipment rented to others.</p>
28380	S	<p>Rental Stores -- NOC -- Including Products/ Completed Work</p> <p>Rate the following separately: goods sold.</p>
35730	S	<p>Restaurants -- Operated by concessionaires -- Not-For-Profit only</p> <p>This applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting concession.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>

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Code	Rating Base	Description
35735	S	<p>Restaurants -- Operated by concessionaires -- Other than Not-For-Profit</p> <p>This applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting concession.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p> <p>To exclude products, Attach endorsement GL-878/GL 0878, Exclusion -- Insured's Products.</p>
20555	S	<p>Restaurants -- With no sale of alcoholic beverages -- With table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments; and children's play areas.</p> <p>This includes limited restaurant service such as buffets.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20560	S	<p>Restaurants -- With no sale of alcoholic beverages -- Without table service -- With seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments; and children's play areas.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20565	S	<p>Restaurants -- With no sale of alcoholic beverages -- Without seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20570	S	<p>Restaurants -- With sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants -- With table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20575	S	<p>Restaurants -- With sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants -- Without table service -- With seating</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20580	S	<p>Restaurants -- With sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants -- With dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20585	S	<p>Restaurants -- With sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants -- Without dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20590	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- With dance floor -- Table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20595	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- With dance floor -- No table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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Code	Rating Base	Description
20600	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- Without dance floor -- Table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This includes limited restaurant service such as buffets.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20605	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- With tables -- Without dance floor -- No table service</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>

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20610	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- Bar service only (no tables) -- With dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20615	S	<p>Restaurants -- With sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants -- Bar service only (no tables) -- Without dance floor</p> <p>Rate the following separately: nightclubs, discotheques, cabarets, or other similar establishments.</p> <p>This classification includes bars, restaurants, pubs, or taverns with or without entertainment. This classification also includes microbreweries which sell their own products on their premises for consumption on their premises only. Microbreweries which sell their products for off premises consumption will be classified and rated as Beer, Ale, or Malt Liquor Manufacturing.</p> <p>Coverage for bodily injury or property damage arising out of the products hazard applies regardless if the bodily injury or property damage occurs on the premises or elsewhere. Attach endorsement GL-130/GL 0130, Products/Completed Work Hazard (Expanded Definition).</p>
20055	S	<p>Retail Groceries -- NOC</p> <p>This includes fruit and vegetable stores.</p>

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27580	A	<p>Riding Academies -- Including Products/ Completed Work</p> <p>This includes riding instructions, riding stables or stalls.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p> <p>Rate the following separately: camps, saddle animals, and grandstands or bleachers, refreshment stands.</p>
28385	E	<p>Rifle or Pistol Ranges -- NOC -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms or ammunition and skeet or trap shooting ranges.</p>
28390	E	<p>Rifle or Pistol Ranges -- Indoors -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms or ammunition.</p>
35200	P	<p>Rigging -- Ship or boat</p> <p>This includes shop or yard and the operation of marine railways.</p>
35205	P	<p>Rigging -- Not ship or boat -- Including Products/Completed Work</p> <p>If millwright work is involved rate using code 31185, Machinery or Equipment -- Industrial -- Installation, servicing or repair -- NOC.</p>
23215	S	<p>Rodeos -- Including parades -- Including Products/Completed Work</p> <p>Coverage is excluded for medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p>
28395	S	<p>Roller Skating Rinks -- Including Products/ Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion Coverage M -- Medical Payments.</p>

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36145	S	Rolling Mills -- Cold or hot process This does not include mills operated in association with metal extraction.
32746	P	Roofing-Commercial This includes the payroll of yard employees.
32749	P	Roofing -- Residential This includes the payroll of yard employees.
39300	S	Rope Manufacturing Rate the following separately: manufacturing of twine or cordage and manufacturing of wire rope.
40465	S	Rubber Manufacturing Rate the following separately: oil refining, gasoline recovery, acetylene gas manufacturing, and alcohol manufacturing.
39305	S	Rubber Reclaiming
39310	S	Rubber Stamp Manufacturing or Assembling Rate the following separately: manufacturing of frames, backs, or handles.
21300	S	Rummage Sales -- Not commercial -- On premises not owned or operated by insured -- Not-For-Profit only This classification is applicable to rummage sales conducted by clubs, churches, and similar organizations.
21305	S	Rummage Sales -- Not commercial -- On premises not owned or operated by insured -- Other than Not-For-Profit This classification is applicable to rummage sales conducted by clubs, churches, and similar organizations.

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Code	Rating Base	Description
23220	AN	Saddle Animals -- For hire -- Including Products/ Completed Work Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.
23225	AN	Saddle Animals -- Private -- Including Products/ Completed Work Premiums are fully earned at inception.
39315	S	Saddles, Harnesses or Horse Furnishings Manufacturing
40467	S	Safe or Safe Vaults Manufacturing This includes servicing and repair.
39320	S	Sail Making This applies to shop operations only.
46725	P	Sales or Service Organizations -- NOC -- Including Products/Completed Work This applies to firms where the majority of employees are engaged away from the insureds premises. These employees would serve as sales persons or canvassers or employees furnished at a charge to perform services for others as clerical office, messengers, auditors, etc. Include the payroll of clerical and salespersons, but do not include the payroll of "inside" employees. Rate the following separately: architectural, engineering, legal, medical, computer consulting, consulting.
40469	S	Salt Manufacturing Rate the following separately: driving of wells, pumping, or mining.
40471	S	Salt, Borax, Potash, or Phosphate Producing or Refining Rate the following separately: driving of wells, pumping, or mining.

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32752	P	<p>Salvage Operations -- Removing, sorting, reconditioning and distributing of merchandise in damaged buildings</p> <p>This includes incidental operations away from damaged buildings.</p> <p>Rate the following separately: wrecking, shoring or other structural operations, sales of salvaged goods.</p> <p>NPD with Code 62225 Salvage Operations NOC.</p>
62225	P	<p>Salvage Operations -- NOC</p> <p>Include payroll of salespersons and clerical at wrecking site.</p> <p>This includes incidental shoring, removal, or rebuilding of walls, foundations, columns, or piers, handling of machinery in damaged buildings.</p> <p>Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.</p> <p>Rate the following separately: sales of salvaged material.</p>
32755	P	<p>Sand or Gravel Digging</p> <p>Rate the following separately: canal, sewer, or cellar excavation or underground mining.</p> <p>This includes the operation of crushers.</p> <p>Rate the following separately: gold dredging.</p>
35210	P	Sandblasting -- Including Products/Completed Work
23230	S	<p>Saunas and Baths -- Public -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p>
40473	S	<p>Saw Mills or Planing Mills</p> <p>This includes saw mills or planing mills. Rate the following separately: commercial lumber yards.</p> <p>This does not apply to the manufacturing of boxes or containers.</p>

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24555	PU	<p>Schools -- Manual training, trade, vocational -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>This includes automobile schools giving instruction in repair, assembly, or construction of motors or bodies. Rate the following separately: stadiums, outdoor grandstands, bleachers, arenas, dormitory facilities, automobile driving schools with classrooms.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment. If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24560	A	<p>Schools -- Colleges, universities, junior colleges or college prep -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Rate the following separately: grounds in excess of five acres, private residences, clinics or hospitals open to the public, dormitory facilities, stadiums, arenas, and outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p>

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Code	Rating Base	Description
		<p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24565	A	<p>Schools -- Colleges, universities, junior colleges or college prep -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Rate the following separately: grounds in excess of five acres, private residences, clinics or hospitals open to the public, dormitory facilities, stadiums, arenas, and outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24570	FM	<p>Schools -- Faculty liability for corporal punishment -- Including Products/Completed Work</p> <p>Attach endorsement GL-856/GL 0856, Corporal Punishment.</p>
24575	A	<p>Schools -- NOC -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes schools for instruction of music, art, and dancing.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p>

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Code	Rating Base	Description
		<p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24580	A	<p>Schools -- NOC -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes schools for instruction of music, art, and dancing.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24585	PU	<p>Schools -- Private -- Elementary, kindergarten, or junior high -- Other than Not-For-Profit- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p>

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Code	Rating Base	Description
		<p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24590	PU	<p>Schools -- Private -- Elementary, kindergarten, or junior high -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>

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Code	Rating Base	Description
24595	PU	<p>Schools -- Private -- High -- Not-For-Profit only -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24600	PU	<p>Schools -- Private -- High -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p>

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Code	Rating Base	Description
		<p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24605	PU	<p>Schools -- Public -- Elementary, kindergarten, or junior high -- Including Products/Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p> <p>Rate the following separately: stadiums, arenas, outdoor grandstands or bleachers.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded.</p> <p>Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
24610	PU	<p>Schools -- Public -- High -- Including Products/ Completed Work</p> <p>Use the average daily attendance to compute the number of premium bases, not including summer sessions. Premium will be adjusted on audit based on the actual average daily attendance.</p>

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Code	Rating Base	Description
		<p>Rate the following separately: dormitories, stadiums, arenas, outdoor grandstands or bleachers.</p> <p>This classification includes high schools that have elementary grade levels.</p> <p>Coverage for medical payments to students is excluded. To provide coverage, Attach endorsement GL-840/GL 0840, Medical Payments -- Designated Insureds, and make the appropriate entry in the schedule.</p> <p>Coverage for bodily injury or property damage arising out of using autos, aircraft, or watercraft to transport students is excluded. Coverage for professional services if the school owns or operates an infirmary is excluded. Attach endorsement GL 0116, Colleges or Schools.</p> <p>If coverage for corporal punishment is desired, Attach endorsement GL-856/GL 0856, Corporal Punishment.</p> <p>If an exclusion for corporal punishment is desired, Attach endorsement GL-857/GL 0857, Exclusion -- Corporal Punishment in lieu of GL-856/GL 0856.</p>
28400	S	Schools -- Correspondence -- Including Products/Completed Work
24615	A	Schools -- Dorm facilities -- Not-For-Profit only -- Including Products/Completed Work
24620	A	Schools -- Dorm facilities -- Other than Not-For- Profit -- Including Products/Completed Work
21310	S	Second Hand Goods
		<p>Rate the following separately: sales of used building materials, used machinery.</p>
35215	P	Security and Patrol Agencies -- Including Products/Completed Work
		<p>Coverage for personal and advertising injury is excluded. Attach endorsement GL-905/GL 0905, Exclusion -- Coverage P -- Personal and Advertising Injury Liability.</p>

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		Coverage for property entrusted to the insured is excluded. Attach endorsement GL 0971, Exclusion -- Property Entrusted.
		Rate the following separately: detective investigative agencies, alarms, or security systems monitoring.
35740	S	Seed Merchants -- Excluding misdelivery and germination failure This excludes erroneous delivery or mixture and failure of seed to germinate. Attach endorsement GL 0972, Exclusion -- Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate.
35745	S	Seed Merchants -- Including misdelivery and germination failure Attach endorsement GL 0973, Coverage for Erroneous Delivery or Mixture and Resulting Failure of Seed to Germinate.
35750	S	Seed Merchants -- Including misdelivery, excluding germination failure This excludes coverage for property damage resulting from failure of the seed to germinate. Attach endorsement GL 0974, Coverage for Erroneous Delivery or Mixture (Resulting Failure of Seed to Germinate Not Included).
35755	GN	Self-Service Retail Gasoline Stations Rate the following separately: retail store operations, and car washes. This does not include self-service auto laundries or garage operations. Attach endorsement GL 0869, Customer's Autos on Insured or Adjoining Premises.
31220	P	Septic Tank Systems -- Installation, service, repair This includes household connections, shop, retail stores, and display rooms.

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32758	P	Septic Tank Systems – Cleaning
31575	P	Sewage Disposal Plant Operation -- Including Products/Completed Work This does not include coverage for the existence and maintenance of storm or sanitary sewers.
31580	P	Sewer Cleaning
27585	MI	Sewers -- Storm or sanitary -- Including Products/Completed Work This includes cleaning. Rate the following separately: new construction work, operation of sewage disposal plants.
32761	P	Sewers Mains or Connections Construction This includes tunneling at street corners only. Rate the following separately: blasting.
39325	S	Sewing Machines Manufacturing -- Commercial
39330	S	Sewing Machines Manufacturing -- Household type
62230	P	Shaft Sinking This includes pile driving excavation, masonry, or concrete work or lining up to completion of substructure. Rate the following separately: subway construction, blasting.
32764	P	Sheet Metal Work-Outside This includes incidental shop work. Rate the following separately: roofing.
40475	S	Sheet Metal Workshop Only

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27155	A	<p>Shelter, Mission, Settlement, or Halfway Houses -- Including Products/Completed Work</p> <p>This includes soup kitchens.</p> <p>Coverage for medical payments for bodily injury to patients and inmates being treated or detained in a facility owned or operated by the insured is excluded.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0975, Exclusion -- Counseling Services.</p>
35220	P	<p>Ship Ceiling or Scaling</p> <p>This includes a shop or yard and the operation of marine railways.</p>
22600	S	Ship Chandler Stores
35225	P	<p>Ship Repair or Conversion</p> <p>This includes a shop or yard and the operation of marine railways.</p>
21315	S	<p>Shoe Repair, Shoe Shining, Hat Cleaning</p> <p>This includes the sale of accessories.</p>
39335	S	Shoe, Boot, or Slipper Manufacturing
21320	S	Shoes and Leather Goods
27160	A	<p>Shopping Centers -- Indoor malls -- Lessor's risk -- Including Products/Completed Work</p> <p>This includes offices of the insured incidental to the operation of the shopping center.</p> <p>This applies to each location consisting of at least 5 stores with a common indoor passageway between all stores and at least 25,000 square feet for automobile parking.</p> <p>Rate the following separately: parking, exhibitions sponsored or operated by the insured, premises occupied by the insured that are not incidental to the operation of the mall.</p>

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Code	Rating Base	Description
27165	A	<p>Shopping Centers -- Lessor's risk -- Including Products/Completed Work</p> <p>This applies to each location consisting of at least 5 stores and at least 25,000 square feet for automobile parking. This includes buildings or portions of buildings occupied by the insured which are incidental to the operation of the shopping center.</p> <p>Rate the following separately: parking, exhibitions sponsored or operated by the insured, premises that are occupied by the insured that are not incidental to the operation of the mall.</p>
32767	P	<p>Siding Installation</p> <p>Rate installation of wood siding as carpentry.</p> <p>Rate the following separately: roofing.</p>
31225	P	<p>Sign Erection, Installation, or Repair</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p>
39340	S	<p>Sign Manufacturing-Electrical</p> <p>Rate the following separately: installation, erection, or repair of signs.</p>
39345	S	<p>Sign Manufacturing -- NOC</p> <p>Rate the following separately: installation, erection, or repair of signs.</p>
32770	P	<p>Sign Painting or Lettering -- Interior</p> <p>For spray painting operations, a \$250 per claim property damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222 Deductible Liability Insurance.</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p> <p>NPD with Codes 32500 Advertising Companies -- Outdoor and 31225 Sign Erection or Repair.</p>

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31585	P	<p>Sign Painting or Lettering -- On building or structures</p> <p>For spray painting operations, a \$250 per claim property damage liability deductible applies only with respect to claims due to paint emanating from any spray painting apparatus. Attach endorsement GL-222/GL 0222, Deductible Liability Insurance.</p> <p>Rate the following separately: painting ship hulls, steel structures, bridges.</p> <p>This includes shop operations and the existence hazard of signs located away from the insured's premises.</p> <p>NPD with Codes 32500 Advertising Companies- Outdoor and 31225 Sign Erection or Repair.</p>
23235	E	<p>Skeet or Trap Shooting Ranges -- Including Products/Completed Work</p> <p>Rate the following separately: sales of firearms and ammunition.</p>
28405	S	<p>Ski Lifts or Tows -- Including ski runs -- Including Products/Completed Work</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
36150	S	<p>Slate Milling</p> <p>Rate the following separately: slate splitting, roofing slate manufacturing, quarrying.</p>
36155	S	<p>Slate Splitting or Roofing Slate Manufacturing</p> <p>This includes quarrying.</p>
40477	S	<p>Soap Manufacturing</p> <p>This applies to soap flakes, powder, cakes, bar or liquid.</p> <p>Rate the following separately: detergent manufacturing.</p>

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Code	Rating Base	Description
23240	LC	<p>Social Gatherings & Meetings -- On premises not owned/operated by insured -- Not-For-Profit only -- Including Products/Completed Work</p> <p>This includes concerts, outings, picnics, and theatrical performances.</p> <p>Refer social gatherings or meetings of more than four days to the company.</p>
23245	LC	<p>Social Gatherings & Meetings -- On premises not owned/operated by insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes concerts, outings, picnics, and theatrical performances.</p> <p>Refer social gatherings or meetings of more than four days to the company.</p>
27170	A	<p>Social Services -- Consulting services only -- Operated by the private sector -- Including Products/Completed Work</p> <p>Rate the following separately: soup kitchens, shelters.</p> <p>When computing premium, include the area of private garages.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0975, Exclusion -- Counseling Services.</p>
32773	P	<p>Solar Energy Contractors</p> <p>This applies to all heating, cooling and power generation from solar sources.</p> <p>Rate the following separately: insulation work, sales of solar equipment.</p>
28410	S	<p>Spas, Health, or Beauty Facilities -- Including Products/Completed Work</p> <p>This applies to insureds who provide personal body or mind enhancement services to people by using relaxation techniques, exercise, or special diet. Coverage for professional services is excluded. Attach endorsement GL 0976 Exclusion -- Spas or Personal Enhancement Facilities.</p>

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Code	Rating Base	Description
39350	S	Sponge – Processing
21325	S	Sporting Goods Stores -- Retail
22605	S	Sporting Goods Stores -- Wholesale
39355	S	Sports or Athletic Goods Manufacturing
28415	DA	Sports or Outdoor Activities -- Commercially operated -- Including Products/Completed Work This includes rollerblading, hiking, bicycle tours, scuba diving, etc. This does not include guide and outfitter services. Rate the following separately: sporting equipment sales, swimming pools, bathing beaches. Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.
32776	P	Stables -- Boarding, livery or racing -- Including Products/Completed Work This does not include sales stables. Rate the following separately: riding stables or academies.
23255	S	Stadiums -- Operated by insured -- Not-For- Profit only -- Including Products/Completed Work This includes games and exhibitions. Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants. Refer to the company for stadiums that do not operate with admission charges.

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Code	Rating Base	Description
23250	S	<p>Stadiums -- Operated by insured -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes games and exhibitions.</p> <p>Coverage is excluded for bodily injury and medical payments to participants in any sports or athletic contest sponsored by the insured as described in the schedule. Attach endorsement GL-202/GL 0202, Exclusion -- Athletic or Sports Participants.</p> <p>Refer to the company for stadiums that do not operate with admission charges.</p>
21330	S	Stationary or Paper Products Stores
62235	P	<p>Steam Heating or Steam Power Co -- Including Products/Completed Work</p> <p>This includes maintenance and new construction except the construction of buildings.</p> <p>Include the payroll of outside salespersons, collectors, and meter readers when computing premium.</p> <p>Rate the following separately: fixtures and appliances rented to others; installation, service, or repair of appliances; new building construction; and store operations.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p>
32779	P	<p>Steam Mains or Connections Construction</p> <p>This includes tunneling at street corners and steam mains or connections construction.</p> <p>NPD with Codes 62235 Steam Heating or Power Companies and 32824 Water Company.</p> <p>Rate the following separately: blasting.</p>
32782	P	<p>Steam Pipe or Boiler Insulation</p> <p>This includes shop operations, applying cork, asbestos, or other non-conducting materials.</p>

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Code	Rating Base	Description
40479	S	Steel Wool or Wire Wool Manufacturing
35230	P	Stevedoring -- NOC Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
32785	P	Stevedoring -- Tallymen or checking Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
35235	P	Stevedoring -- By hand or means of hand trucks exclusively -- No hoisting of cargo NPD in connection with loading or unloading of any one vessel. Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
62240	P	Stevedoring -- Handling explosives or ammunition -- under contract Completed work is included for occurrences not on board vessels arising at the operations site after completion or abandonment. Attach endorsement GL 0977, Limited Completed Operations Coverage for Stevedoring Operations.
40481	P	Stockyard Rate the following separately: packing houses and rendering works.
39360	S	Stone Crushing This includes quarrying.

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Code	Rating Base	Description
36160	S	Stone Cutting or Polishing -- NOC Rate the following separately: quarrying, mining, stone cutting in quarries, and gemstone cutting or polishing.
20060	S	Stores -- Food or drink -- NOC -- Not-For-Profit only
20065	S	Stores -- Food or drink -- NOC -- Other than Not- For-Profit
21335	S	Stores -- No food or drink -- NOC -- Not-For- Profit only
21340	S	Stores -- No food or drink -- NOC -- Other than Not-For-Profit
32788	P	Street Cleaning -- Including Products/Completed Work For snow removal operations, refer to Contractors -- Snow and Ice Removal classification.
32791	P	Street or Road Construction or Reconstruction This includes clearing of right-of-way, excavation, filling or grading, bridge, or culvert building. Rate the following separately: tunneling, bridge or culvert building where clearance is more than 10 feet or the distance between abutments exceeds 20 feet. This applies to all public street or road maintenance operations.
32794	P	Street or Road Paving, Surfacing, or Scraping Rate the following separately: clearing of right-of- way, earth or rock excavation, filling, or grading, tunneling, bridge or culvert building, quarrying or stone crushing.
28420	MI	Streets, Roads, Highways or Bridges -- Existence and maintenance hazard only -- Including Products/Completed Work The existence hazard includes sidewalks, culverts, parking meters, street signs and traffic lights, light and telephone poles, trees, water hydrants, benches. The maintenance hazard includes operations such as: cleaning of ditches, setting up or taking down snow fences, road markers, maintenance of signs, guard rails and posts, snow removal, street or road maintenance, tree pruning, weed or grass cutting, the removal of brush and similar operations.

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Code	Rating Base	Description
62245	P	Subway Construction
40483	S	Sugar Refining
21345	S	Sun Tanning Salons -- Including Products/ Completed Work Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
35240	P	Surveyors -- Land -- Not engaged in actual construction -- Including Products/Completed Work This applies to risks that provide surveying services but are not involved in actual construction. Rate the following separately: draftsmen. This is a NPD classification. Professional services are excluded. Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors. However, if the insured is involved in the actual construction and is classified with one or more other contracting classifications and this classification, do not Attach endorsement GL 0961, Exclusion -- Professional Services -- Engineers, Architects, or Surveyors.
31230	P	Swimming Pool Servicing -- Including Products/ Completed Work This includes cleaning filters, vacuuming, maintaining pH levels, etc.
28425	S	Swimming Pools -- Commercially operated -- NOC -- Including Products/Completed Work This does not apply to pools located in amusement parks. Rate the following separately: restaurants and refreshment stands. Coverage does not apply to medical payments. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.
31235	P	Swimming Pools -- Installation, servicing or repair -- Above ground -- Including Products/ Completed Work This includes installation, service, repair, and the incidental sale of parts and accessories.

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CLASSIFICATION TABLE

Code	Rating Base	Description
31240	P	Swimming Pools -- Installation, servicing, or repair -- Below ground -- Including Products/ Completed Work This includes installation, service, or repair, and the incidental sale of parts and accessories.
23260	E	Swimming Pools -- Private -- NOC -- Including Products/Completed Work
39365	S	Swimming Pools or Accessories Manufacturing Rate the following separately: installation service or repair.
36165	S	Syrups or Molasses -- Refining, blending

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Code	Rating Base	Description
35760	S	Tailor Merchants -- Men or boys
21350	S	Tailoring and Dressmaking -- Custom This includes tailoring, alterations, repair work, pressing and spot cleaning. Rate the following separately: laundry or dry cleaning stores.
39370	S	Tank Building or Manufacturing -- Metal -- Not pressurized -- On premises Rate the following separately: work done away from the insured premises.
39375	S	Tank Building or Manufacturing -- Metal -- Pressurized -- On premises Rate the following separately: work done away from the insured premises.
31245	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Pressurized -- NOC This includes construction or repair of foundations.
31250	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Not pressurized -- NOC This includes construction or repair of foundations.
31255	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Not pressurized -- Within buildings exclusively This includes construction or repair of foundations.
31260	P	Tank Construction, Installation, Erection, or Repair -- Metal -- Pressurized -- Within buildings exclusively This includes construction or repair of foundations.
39380	S	Tanning -- Animal hides -- Including Products/ Completed Work
21355	S	Tattoo Parlors -- Including Products/Completed Work

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Code	Rating Base	Description
		Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
27175	A	Taxicab Offices -- Including Products/Completed Work This class includes office and garage space.
46730	S	Taxidermists -- Including Products/Completed Work
62250	S	Telecommunication Equipment Manufacturing This includes installation, service, or repair of products sold by the insured and long and short term leasing of equipment.
62255	S	Telecommunication Equipment Providers Coverage for liability arising out of errors and omissions due to the insured's consultation, advice, or evaluation is excluded. Attach endorsement GL 0978, Exclusion -- Errors and Omissions -- Telecommunication Equipment or Service Providers. This applies to insureds selling, servicing, repairing, or leasing telecommunication devices of all kinds as well as providing consulting services in reference to a client's specific need on telecommunication equipment.
31590	P	Telecommunication Service Providers -- Including Products/Completed Work To determine premium bases include the payroll of outside salespersons, collectors, messengers, and clerical. This applies to risks referred to as a telecommunication service vendor, reseller, rebiller, etc. Operations would include installation of equipment, transmitting customer calls, paging, faxing, or answering services. This classification applies to risks whether the insured bills its customers directly or through another telecommunications company. Coverage for liability arising out of errors and omissions due to the insured's consultation, advice, or evaluation is excluded. Attach endorsement GL 0978, Exclusion -- Errors and Omissions -- Telecommunication Equipment or Service Providers. Rate the following separately: line construction, construction of relay stations for wireless telecommunication services.

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Code	Rating Base	Description
31595	P	<p>Telegraph Companies -- Including Products/ Completed Work</p> <p>This include the payroll of outside salespersons, collectors, messengers, and clerical.</p> <p>Rate the following separately: telephone and telegraph line.</p>
32797	P	<p>Telephone, Telegraph, or Cable TV Line Construction</p> <p>To determine premium bases include the payroll of outside sales persons, collectors, messengers, and clerical.</p> <p>Rate the following separately: line construction.</p> <p>This is an NPD class with Telegraph or Telephone Companies (31595); Telecommunication Service Providers (31590); and Cable or Subscription Television Companies (31510).</p>
32800	P	<p>Teleproduction Studios -- Including Products/ Completed Work</p> <p>This applies to post production film to tape transfers. This includes computer graphics, character generation, editing, and broadcast standards conversion processing.</p>
23265	S	<p>Tennis, Handball, Racquetball, or Shuffleboard Courts -- Commercial -- Including Products/ Completed Work</p> <p>Rate the following separately: swimming pools, restaurants, refreshment stands, and sale of sporting goods.</p> <p>Coverage for medical payments is excluded. Attach endorsement GL-214/GL 0214, Exclusion -- Coverage M -- Medical Payments.</p>
39385	S	<p>Tent or Canopy Manufacturing</p> <p>Rate the following separately: manufacturing of recreational or camping tents, tent or canopy erection, repair or removal.</p>
21360	S	<p>Tents or Canopies -- Loaned or rented to others -- Including Products/completed work</p>

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Code	Rating Base	Description
39390	S	Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing, or Silk Screening -- New goods This includes bleaching, dyeing, mercerizing, printing, or finishing, flags or banners manufacturing. Rate the following separately: cleaning and dyeing of garments.
39395	S	Textile Coating or Impregnating
39400	S	Textile Manufacturing -- Impregnated or coated
39405	S	Textile Products Manufacturing -- Fabricated -- NOC
39410	S	Textile Spinning, Weaving, or Knitting Mills -- NOC This includes incidental bleaching, dyeing, mercerizing, or finishing of cotton.
27180	A	Theater Tickets -- Including Products/Completed Work This applies only to agencies that sell tickets for entertainment and sports events. Rate the following separately: travel agencies.
27590	AD	Theaters -- NOC -- Not-For-Profit only -- Including Products/Completed Work
27595	AD	Theaters -- NOC -- Other than Not-For-Profit -- Including Products/completed work
32803	P	Theatrical Companies or Producers -- Traveling entertainers or musicians -- Including Products/ Completed Work This does not include operations at premises owned, leased, or controlled by the insured, or where the insured supervises seating arrangements, or supplies ushers, ticket takers, or ticket sellers. To determine premium bases include the payroll of producers, musicians, entertainers, and all other employees.

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39415	S	Tie, Post, or Pole Yard This includes preserving. This does not include second hand materials for lumber yards.
35765	S	Tire Dealers This includes repairing, vulcanizing, and adjustment of tires to vehicles away from the insured's premises. This includes the operation of customer autos on insured's premises. Attach endorsement GL 0869, Customers Autos on Insured or Adjoining Premises. If an automobile hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.
40485	S	Tire Manufacturing -- Not auto, bus, or truck
40487	S	Tire Manufacturing -- Auto, bus, or truck
35770	S	Tire Retreading or Recapping Rate the following separately: aircraft tire recapping or retreading.
36170	S	Tobacco Products Manufacturing -- NOC
36175	S	Tobacco products Manufacturing -- Cigars or cigarettes
36180	S	Tobacco Products Manufacturing -- Plug or snuff
32806	P	Tobacco Rehandling or Warehousing -- Including Products/Completed Work Rate the following separately: auction sales warehouses.
21365	S	Tobacco Stores
22610	S	Tobacco Stores-Wholesale
27600	V	Toll Bridges -- Including Products/Completed Work The rates apply per 1000 vehicles crossing the toll bridge regardless of direction.

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Code	Rating Base	Description
40489	S	Tool Manufacturing -- Accessories -- NOC This includes forging, trimming, machining, dies, jigs and fixtures, drill bits, reamers, taps, etc.
40491	S	Tool Manufacturing -- Hand type -- Not powered This includes forging, trimming, and machining.
40493	S	Tool Manufacturing -- Hand type -- Powered This includes forging, trimming, and machining.
40495	S	Tool Manufacturing -- Power equipment -- Household Type -- Outdoor or workshop This includes forging, trimming, and machining.
21370	S	Towels, Uniforms, Linens, Diapers, Infants' Apparel, etc. -- Rental operations -- Including Products/Completed work Laundry operations to be separately rated. This includes towel cabinets.
62290	E	Towers - telecommunication -existence hazard only (lessor's risk only) -- Including Products/Completed Work
25555	U	Townhouses or similar associations (association risk only) -- Including Products/Completed Work This classification applies to those risks that meet all of the following requirements: 1. The individual owners own a fee simple title to the townhouse unit, including the inside and outside walls and the land on which the units sits. 2. The individual owner generally has an undivided interest in the common element of the project along with other unit owners. Common elements include parking areas and recreational facilities, but so not include the land on which each individual unit sits or the outer perimeter walls and common walls of each individual unit.

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		<p>3. The individual owner is generally responsible for the interior and exterior repair and maintenance of the unit, including the roof.</p> <p>The definition of insured is amended to include each individual townhouse owner to the extent they are a member of the townhouse association, but not to any liability arising out of the real property titled to the owner. Attach endorsement GL 0979, Additional Insured -- Homeowners Associations.</p> <p>Rate the following separately: swimming pools, bathing beaching, indoor parking.</p> <p>This does not apply to condominium associations.</p>
22615	S	Toy Wholesalers
21375	S	Toy Stores
39420	S	Toy/Game Manufacturing
		<p>This does not include bicycles.</p> <p>This includes the manufacturing of dolls.</p> <p>Rate the following separately: electronic games.</p>
21400	S	Trailer Dealers
		<p>Rate the following separately: repair or services shops.</p> <p>This includes installation or repair of trailer hitches.</p> <p>This does not include the following: trailer dealers that also sell, lease, or rent motorized vehicles; trailer dealers that exclusively lease or rent trailers either on a long-term or short-term basis; or camper or travel trailer sales.</p>
40497	S	Trailers Manufacturing
		<p>Rate the following separately: camper manufacturing, mobile home manufacturing, camper bodies or trailers manufacturing.</p> <p>This does not include truck or trailers manufacturing. If an auto hoist is used in connection with the operations, Attach endorsement GL-864/GL 0864, Automobile Servicing or Dumping Hoists.</p>

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Code	Rating Base	Description
21405	S	Trailer Rental Agencies -- Including Products/ Completed Work This includes installation or repair of trailer hitches. This applies to risks that exclusively lease or rent trailers either on a long-term or short-term basis. This does not apply to risks that also sell, lease, or rent motorized vehicles.
27605	PDS	Travel Agency Tours -- Including Products/ Completed Work Rate the following separately: travel agencies. Use the appropriate "Buildings or Premises" classification. This applies to travel agencies that organize tours. Worldwide coverage is excluded for tours the insured conducts. Attach endorsement GL 0980, Limitation of Coverage -- Travel Agency Tours.
31600	P	Tree Pruning, Dusting, Spraying, Repairing, Trimming, or Fumigating -- Including Products/ Completed Work This includes stump grinding and removal and coverage for herbicide and pesticide operations. Attach endorsement GL 0891, Pesticide or Herbicide Applicator Coverage.
40499	S	Truck Manufacturing or Assembling This applies to the manufacturing or assembly of entire vehicles. Rate the following separately: manufacturing of metal frames or fittings.
32809	P	Truckers -- Including Products/Completed Work To determine premium bases include the payroll of terminal, garage, and repair employees. This does not include collection or delivery employees who operate on foot only. Rate the following separately: storage warehouse employees.

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Code	Rating Base	Description
62260	P	Tunneling This includes pile driving excavation, masonry, or concrete work or lining up to completion of substructure. Rate the following separately: subway construction, blasting.
39425	S	Turpentine or Resin Manufacturing
39430	S	TV Picture Tube Manufacturing
39435	S	Twine or Cordage Manufacturing This does not include rope manufacturing.

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Code	Rating Base	Description
36185	S	Umbrella or Cane Manufacturing Rate the following separately: manufacturing of handles, frames, or hardware.
62265	P	Underpinning Buildings or Structures This includes incidental shoring, removal or rebuilding of walls, foundations, columns, or piers. Attach endorsement GL-868/GL 0868, Exclusion -- Movement of Buildings or Structures.
31605	P	Upholstering -- NOC This includes cleaning and polishing on customer's premises, and the installation of house furnishings, carpets, rugs, and upholstery.
32812	P	Upholstery -- Shop only This includes incidental repairing or refinishing.

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Code	Rating Base	Description
27185	A	Vacant buildings -- Not factories -- Not-For- Profit only -- Including Products/Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
27190	A	Vacant buildings -- Not factories -- Other than Not-For-Profit -- Including Products/Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
27195	A	Vacant Factory Building -- Including Products/ Completed Work This includes buildings which are entirely vacant (with or without dwelling occupancy by caretaker). It also includes that portion of partially vacant buildings above the second floor level, provided that: 1. all floors above the grade floor are vacant, and 2. if there are any elevators in such buildings, all hoistway entrances above the second floor level are locked in such a manner as to deny access to floor landings.
80305	FR	Vacant Land -- Not-For-Profit only -- Including Products/Completed Work This includes land owned by the insured and used as gardens incidental to private residences at another location by the insured or by others. Rate the following separately: vacant land used by others for business purposes, hunting preserves.

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Code	Rating Base	Description
80310	FR	<p>Vacant Land -- Other than Not-For-Profit -- Including Products/Completed Work</p> <p>This includes land owned by the insured and used as gardens incidental to private residences at another location by the insured or by others.</p> <p>Rate the following separately: vacant land used by others for business purposes, hunting preserves.</p>
40501	S	Valves Manufacturing
21380	S	<p>Variety Stores -- Not-For-Profit only</p> <p>This includes sales of a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing, and accessories, etc. Sales are usually for cash without delivery service.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>Rate the following separately: department and discount stores.</p>
21385	S	<p>Variety Stores -- Other than Not-For-Profit</p> <p>This includes sales of a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing, and accessories, etc. Sales are usually for cash without delivery service.</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.</p> <p>Rate the following separately: department and discount stores.</p>
39440	S	<p>Vegetable Oil Manufacturing -- NOC</p> <p>This includes cottonseed oil manufacturing or refining, and installation or repair of equipment.</p>
40503	S	<p>Vegetable Oil Manufacturing -- By solvent extraction</p> <p>This includes installation or repair of equipment.</p>

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Code	Rating Base	Description
21565	S	<p>Vending Machine Operations -- Confections, food, beverage, or ice</p> <p>This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.</p>
21570	S	<p>Vending Machine Operations -- Tobacco Products</p> <p>This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.</p>
21575	S	<p>Vending Machine Operations -- NOC</p> <p>This classification applies to the ownership, operation, and maintenance of vending machines located away from the insured's premises.</p>
40505	S	Vending Machines Manufacturing
40507	S	Venetian Blinds Manufacturing or Assembling
32815	P	<p>Veterinarians and Veterinary Hospitals -- Including Products/Completed Work</p> <p>Coverage for professional services is excluded. Attach endorsement GL 0981, Exclusion -- Professional Services -- Veterinarians.</p> <p>When Veterinarians Professional Liability is desired, Attach endorsement GL-232/GL 0232, Veterinarians Professional Liability Coverage.</p>
21390	S	<p>Video Stores</p> <p>This includes incidental sales of new and used tapes, disks or games; video equipment; packaged food or drinks and novelty items; prepackaged computer software.</p> <p>Rate the following separately: sale of electronic equipment, installation, service or repair of video and electronic equipment.</p>

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Code	Rating Base	Description
32818	P	Warehouses -- Cold storage -- Public -- Including Products/Completed Work This does not include portions of premises used for individual cold storage lockers.
27200	A	Warehouses -- Manufacturing or private building -- Multiple occupants -- Lessor's risk -- Including Products/Completed Work
32821	P	Warehouses -- NOC -- Including Products/ Completed Work To determine the rating bases include clerical payroll. This includes packing or handling household goods away from insured's premises.
27205	A	Warehouses -- Insured's goods only -- No sales -- Away from premises -- Not-For-Profit only -- Including Products/Completed Work Private warehouses other than wharf or waterfront are assigned to the governing class, if the class is rated on a payroll or sales basis.
27210	A	Warehouses -- Insured's goods only -- No sales -- Away from premises -- Other than Not-For- Profit -- Including Products/Completed Work Private warehouses other than wharf or waterfront are assigned to the governing class, if the class is rated on a payroll or sales basis.
27215	A	Warehouses -- Single interest -- Manufacturing or private warehouse -- Lessor's risk -- Including Products/Completed Work
28430	S	Warehouses -- Mini-warehouses -- Including Products/Completed Work
39445	S	Watch or Watch Case Manufacturing
35775	S	Water Bottling -- Spring or well -- Not sparkling or carbonated This includes non-carbonated soft drinks and water bottling (in siphons). This does not apply to carbonated or sparkling water.

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Code	Rating Base	Description
35780	S	<p>Water Bottling -- In siphons</p> <p>This includes non-carbonated soft drinks and water bottling (in siphons).</p>
35785	S	<p>Water Bottling -- Spring or well -- Sparkling or carbonated</p>
32824	P	<p>Water Company -- Including Products/ Completed Work</p> <p>This includes maintenance of water mains and connections.</p> <p>Coverage for injury or damage resulting from the insured's failure to supply electricity, gas, steam, oil, or water is excluded. Attach endorsement GL 0960, Failure to Supply Utilities.</p> <p>Include the payroll of outside salespersons, collectors, and meter readers. This excludes coverage for claims arising out of the use of or the existence of any condition in water.</p> <p>Rate the following separately: installation, servicing, or repair of appliances; existence hazard of dams, reservoirs, dikes, and levees; store operations; fixtures or appliances rented to others; and construction of aqueducts, buildings, dams, and reservoirs.</p>
32827	P	<p>Water Mains or Connections Construction</p> <p>This includes tunneling at street corners, water mains or connections construction.</p> <p>NPD with Codes 62235, Steam Heating or Steam Power Companies and 32824, Water Companies.</p>
31610	P	<p>Waterproofing -- By pressure apparatus</p>
31615	P	<p>Waterproofing -- By trowel -- Exterior</p>
31620	P	<p>Waterproofing -- By trowel -- Interior or insulation work</p>
31625	P	<p>Waterproofing -- NOC</p>
39450	S	<p>Wax, Wax Products Manufacturing</p> <p>This includes shoe, stove, furniture, automobile, or metal wax polish or dressing.</p> <p>Rate the following separately: candle manufacturing.</p>

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Code	Rating Base	Description
39455	S	Wax, Wax Products or Polish Manufacturing -- Floor
62280	P	<p>Website Designers -- Including Products/ Completed Work</p> <p>This applies to businesses that design and plan the content of websites for customers.</p> <p>Professional services are excluded. Attach GL 0618, Exclusion -- Website Designers Professional Liability.</p>
32830	P	<p>Weighers, Samplers, or Inspectors of Merchandise on Vessels or Docks, Railway Stations, Warehouses -- Including Products/ Completed Work</p> <p>This includes mending or repacking of damaged containers.</p> <p>Rate the following separately: warehouses.</p>
35245	P	<p>Welding or Cutting -- NOC -- NPD</p> <p>Rate work under air pressure as Code 62015 Caisson or Cofferdam Work, 31515 Caisson Work -- Building Foundations. Rate work in connection with demolition as Code 62270, 62275, or 65250 Wrecking. Rate work in connection with the erection of iron or steel frames, structures, or bridges under the appropriate iron or steel erection classification.</p>
28435	A	<p>Wharf and Waterfront Property -- Ferry docks or terminals -- Including Products/Completed Work</p> <p>Rate the following separately: stevedoring, freight handling, work not associated with the location as wharf or waterfront property.</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight, or accommodating passengers to compute the number of premium bases.</p>
27610	A	<p>Wharf/Waterfront Property -- Freight only -- Including Products/Completed Work</p> <p>Rate the following separately: stevedoring, freight handling, work not associated with the location as wharf or waterfront property.</p> <p>This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight to compute the number of premium bases.</p>

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CLASSIFICATION TABLE

Code	Rating Base	Description
27620	A	Wharf/Waterfront Property -- Occupied by the insured -- Freight and passengers -- Including Products/Completed Work This excludes the area of buildings used for purposes other than offices, receiving and shipping baggage or freight, or accommodating passengers to compute the number of premium bases.
39460	S	Wheel Manufacturing -- NOC
22050	S	Wholesale Stores -- Meat, fish, seafood, poultry
22020	S	Wholesalers -- Food or drink -- NOC
22540	S	Wholesalers -- No food or drink -- NOC
40509	S	Wicker, Rattan, Willow, or Twisted Fiber Products Manufacturing. This includes upholstering.
39465	S	Wig or Hair Pieces Manufacturing
31630	P	Window Cleaning -- Including Products/ Completed Work
46735	S	Window Decorating -- Including Products/ Completed Work
39470	S	Wine Manufacturing -- Sparkling
39475	S	Wine Manufacturing -- Still
40511	S	Wire Cloth Manufacturing
39480	S	Wire Drawing Rate the following separately: steel making.
40513	S	Wire Goods Manufacturing -- NOC
40515	S	Wire Rope or Cable Manufacturing -- Metal This includes incidental wire standing. Rate the following separately: the manufacturing of electrical cable.

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CLASSIFICATION TABLE

Code	Rating Base	Description
39485	S	Wood Preserving This includes yard or incidental woodworking operations. Rate the following separately: saw or planing mills.
39490	S	Wood Products Manufacturing -- NOC
39495	S	Wood Turned Products Manufacturing -- NOC This includes woodenware.
40517	S	Wool Combing, Scouring, or Separating from Cotton
39500	S	Wool Pulling
62270	P	Wrecking -- Buildings or structures -- NOC -- Including Products/Completed Work Include the payroll of salespersons or clerical at wrecking site. Rate the following separately: the products hazard for the sale of salvaged goods.
62275	P	Wrecking -- Dismantling of prefab dwellings less than or equal to 3 stories -- For recreation -- Including Products/Completed Work Rate the following separately: the products hazard for the sale of salvaged goods.
35250	P	Wrecking -- Marine -- Including Products/ Completed Work This includes salvaging. Rate the following separately: the products hazard for the sale of salvaged goods.

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CLASSIFICATION TABLE

Code	Rating Base	Description
23270	A	YMCA/YWCA or Similar Institutions -- Including Products/Completed Work Rate the following separately: athletic games away from the insured's premises, amusement devices, camps, and restaurants. Coverage for professional services is excluded. Attach endorsement GL 0954, Exclusion -- Designated Cosmetic Services.
28440	RE	Youth Recreation Programs -- Not-For-Profit only -- Including Products/Completed Work This classification contemplates coverage for seasonal camps and programs. Premiums are fully earned at inception. If activities are conducted year round, increase the charges 100% for full annual coverage.
28445	RE	Youth Recreation Programs -- Other than Not-For-Profit -- Including Products/Completed Work This classification contemplates coverage for seasonal camps and programs. Premiums are fully earned at inception. If activities are conducted year round, increase the charges 100% for full annual coverage.

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CLASSIFICATION TABLE

Code	Rating Base	Description
28455	E	Zoos -- Not-For-Profit only -- Including Products/ Completed Work Rate the following separately: amusement devices and restaurants.
28450	E	Zoos -- Other than Not-For-Profit -- Including Products/Completed Work Rate the following separately: amusement devices and restaurants.

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ARKANSAS

STATE EXCEPTIONS

Rule 8.6.4, Employee Benefits Liability Coverage -- Calendar Date or Time Failure Exclusion, is amended by the following addition:

Endorsement GL-918/GL 0918 must be issued in accordance with the requirements set forth in the Arkansas Insurance Department Directive No. 2-98.

8.11.22, Calendar Date or Time Failure Exclusion, is deleted and replaced by the following:

This rule does not apply. See Rule 3.12.1 for information on attaching this exclusion on a conditional basis.

ADDITIONAL RULES

Rule 3.12, Conditional Endorsements and Rule 3.12.1, Calendar Date or Time Failure Exclusion, are added:

3.12 Conditional Endorsements

3.12.1 Calendar Date or Time Failure Exclusion

The policy can be endorsed to exclude coverage for injury or damage that results from calendar date or time failure.

Attach endorsement GL-917/GL 0917.

Endorsement GL-917/GL 0917 must be issued in accordance with the requirements set forth in the Arkansas Insurance Department Directive No. 2-98.

Rule 6.9, Classification Exceptions, is added:

6.9 Classification Exceptions

The rating information for the following classifications do not contemplate the increased exposure created by the licensing statutes of Arkansas which allow pharmacists to provide additional services such as performing tests and prescribing drugs.

21135 Drug Stores -- NOC

21140 Drug Stores -- No table or counter service for beverages or food

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
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ARKANSAS

Coverage for these expanded duties of a pharmacist can be provided. Attach endorsement GL 0616 in lieu of endorsement GL 0129.

Refer to the Company for rating information.

Rule 8.17.14, Snow and Ice Removal Operations (Forms GL-100/GL 0100 and GL-200/GL 0200 only), is added:

8.17.14 Snow and Ice Removal Operations (Forms GL-100/GL 0100 and GL-200/GL 0200 only)

The policy can be endorsed with respect to Coverage N - - Products/Completed Work only, to provide coverage for bodily injury and property damage arising out of the use of any auto using a plow for snow and ice removal operations.

Attach endorsement GL 0705.

SERFF Tracking Number: AMAX-125901751 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$50
Company Tracking Number: AAIS-2008-68R
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: Commercial Liability
Project Name/Number: AR CL Manual Rev 06 09 AAIS-2008-68R /AAIS-2008-68R

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	CW Class Rules Filing Memo - wo SBS	Filed	11/18/2008

Comments:

Attachment:

CW Class Rules Filing Memo - wo SBS.PDF

		Review Status:	
Satisfied -Name:	!Important Notice - Copyrighted Materials	Filed	11/18/2008

Comments:

Attachment:

!Important Notice - Copyrighted Materials.PDF

		Review Status:	
Satisfied -Name:	AR Commercial Lines Rules Company Action Exhibit	Filed	11/18/2008

Comments:

Attachment:

AR Commercial Lines Rules Company Action Exhibit.PDF

**AMERICAN ASSOCIATION OF INSURANCE SERVICES
COMMERCIAL LIABILITY PROGRAM
RULES FILING MEMORANDUM**

We are filing a revision to the AAIS Commercial Liability Manual. In addition to filing revised loss costs, we are also filing several new Commercial Liability classifications and one revised classification to better address liability exposures that exist in today's marketplace.

This filing memorandum addresses the changes to the classifications and rules. Companion memoranda address a new endorsement being filed in conjunction with one of the new classifications, the revised loss cost rating information for existing classifications, and the loss costs and increased limit factor table assignments being filed for new classifications.

The classification and rules changes are described below. An exhibit that provides a side-by-side comparison of the new and revised classifications is included with this filing, along with the rules portion of the revised State Pages.

1. A revised Countrywide Classifications Table, Revision 06 09, has been established to introduce the following new classifications:

- 24040 Bed and Breakfasts -- Including Products/Completed Work
- 32835 Contractors -- Snow and Ice Removal
- 46740 Event, Party or Wedding Planners -- Including Products/Completed Work
- 21415 Internet Auctions -- Including Products/Completed Work
- 39505 Media Manufacturing -- Blank
- 62285 Portable Toilet Rentals -- Including Products/Completed Work
- 62290 Towers - telecommunication - existence hazard only (lessor's risk only) -- Including Products/Completed Work

2. The following classes have been revised in Rev 06 09 of the Countrywide Classifications Table:

- 35075 Gas Companies -- Natural Gas -- Local distribution

- The second paragraph was revised to correct the word "walls" to "wells".

- 32788 Street Cleaning -- Including Products/Completed Work

- Since snow removal is now addressed by a more specific classification, the description of existing classification 32788 was revised to include reference to the new classification for snow removal operations, Contractors -- Snow and Ice Removal.

- 35250 Wrecking -- Marine -- Including Products/Completed Work

- The loss cost for the class described as 'Wrecking -- Marine' is displayed for class code 35250. Previous versions of the Classifications Table improperly assigned code 65250 to this class. That class code in the Classification Table is being changed to reference code 35250, to coincide with the code used for the loss cost rating information.

3. An additional rule is being filed to identify one new endorsement that will be used with class code 32835, Contractors -- Snow and Ice Removal. The new rule, 8.17.14, is being filed as an addition to the State Pages. The endorsement, GL 0705 11 08, is being submitted under a companion filing.

With the addition of new rule 8.17.14, we are taking this opportunity to slightly reformat the rules section of the State Pages. The rules portion of the Commercial Liability Manual State Pages is being reformatted to include two headings: STATE EXCEPTIONS and ADDITIONAL RULES. All exceptions that revise a countrywide manual rule are shown under the State Exceptions heading. All rules that are additions to the countrywide manual, including new rule 8.17.14, are shown under the Additional Rules heading.

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AMERICAN ASSOCIATION OF INSURANCE SERVICES

COMPANY ACTION EXHIBIT

ARKANSAS

MANUAL RULES AND SUPPLEMENTAL RATING INFORMATION

Companies that are affiliated with AAIS for rules for this line of insurance:

- can adopt AAIS rules without notifying the Arkansas Insurance Department (ARID).

Companies are advised to make an internal (drawer) filing to document what AAIS materials are used and their effective date.